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HOUSE - OF - THE - MONTH
Book of
SMALL HOUSES

Edited by
HAROLD E. GROUP



GARDEN CITY PUBLISHING CO., INC.

Garden City, New York

To
BARBEE

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POINT AND COUNTERPOINT

WE POINT with pride to the privilege of acknowledging the splendid assistance and cooperation of the organizations, the government agencies, and the many individual persons, both professionals and amateurs alike, all of whom have lent an ear or voiced a suggestion as a counterpoint to producing this book.

To Harry L. Graff, president of the Monthly Small House Club, Inc., sincerest thanks for his counsel, for the lending of the original art work, floor plans, and elevations of all of the Houses-of-the-Month shown herein, and for his permission to reproduce them.

To Rex Ceder, for his careful and unremitting labor in preparing the format, the illustrations, and general layout, and for sharing the midnight oil.

To Alvina Rich Lewis, who untiringly added her many years of journalistic experience to unsplitting infinitives, reconstructing sentences into readable English, and translating illegible scribbling into final manuscript.

To Howard Leland Smith, whose recognized authority as Principal Architectural Advisor of the Federal Housing Administration makes his contributed article a watchword to all prospective home owners.

To Miles L. Colean and the Twentieth Century Fund, for permission to use excerpts from their excellent book, "American Housing".

To Federal Housing Administration, for their many aids, suggestions, and cooperation.

To National Adequate Wiring Bureau for their ever-cooperative aid and for their permission to use both their technical findings and their valued seal of approval.

To the American Institute of Architects, for their permission to reprint certain copyrighted forms and to quote some of their professional procedures.

To the Small Homes Council of the University of Illinois, for their permission to use charts and material prepared for their Bulletin.

To Charles W. Russ, Howard Warren James, Jesse James Ceder, Margot Gayle, and Marie E. Group, who have each individually given of their time and talent.

We especially acknowledge the cooperation and contributions of the architects whose works appear in this volume.

January, 1946

H.E.G.

THE HOUSE-OF-THE-MONTH ARCHITECTS

EIGHT of the foremost architects whose names are synonymous with the designing of small houses have contributed to this book. Each had previously been chosen to design a specific type House-of-the-Month in recognition of his particular talents and style.

Tens of thousands of prospective home

buyers, many hundreds of banks and lending institutions, and the seals of undisputed and authoritative housing organizations bear ample testimony that the plans and elevations that have come from the drawing boards of these architects have met nationwide acceptance and acclaim.

Henry Otis Chapman

George D. Conner

E. Burton Corning

Randolph Evans

Roland A. Gallimore

William J. O'Connor

Albert E. Olson

Royal Barry Wills

INTRODUCTION

THIS BOOK is written in an attempt to give Mr. and Mrs. Average American an opportunity to see the best possible collection of houses in the small house field. The houses are priced for the average pocketbook. They are designed for average living. Each house has been chosen and named a House-of-the-Month by a national housing organization, the Monthly Small House Club, Inc., which for many years has been crusading for better house design, construction, and financing.

Every care and precaution has been employed to make these Houses-of-the-Month comply with all known factors in good housing. Outstanding architects and engineers in the highly specialized small house field have been chosen with predetermined policies toward creating a fashion review of the best small, popular-priced houses.

Hundreds of Commercial Banks, Mutual Savings Banks, Cooperative Banks, Federal Savings and Loan Associations, and other mortgage lending institutions have been franchised to operate a House-of-the-Month Club, in order to serve their individual communities with an authentic source for good housing and financing procedure. All of the houses shown in this book can be discussed in detail at any House-of-the-Month Bank or financial institution. Blueprints and building specifications can be obtained through them. If no financial institution operates the House-of-the-Month plan in your community, arrangements have been made by the publishers

of this book for the purchase of the plans direct from the Monthly Small House Club, Inc.

Federal Housing Administration standards and construction requirements are complied with in all designing and engineering of each House-of-the-Month.

National Adequate Wiring Bureau has checked and approved the electrical layout for each House-of-the-Month.

Monthly Small House Club, Inc., originators of the House-of-the-Month, has put at the author's disposal its resources of personnel and research.

No one book can possibly cover all the myriad details, facts, figures and specifications that would be necessary to present a one hundred percent analysis of the house building industry. Consequently, only the major elements that concern the building or buying of a small house are highlighted in this book. It is not intended to take the place of the counsel of your architect, your builder, your banker, and your realtor. The intention of this book is to introduce the prospective home seeker, usually a novice in the procedure of buying a house, to various phases with which he will be confronted. This book is not, nor could it be, a final and complete manual. It will, however, take you step by step, in simple lay language, through the choosing of your site, the selection of your builder, your architect and architecture, construction details and suggestions, the financing of your property, and a discussion of today's housing market.

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HOUSE PLANNING FROM



By HOWARD LELAND SMITH

Principal Architectural Advisor
Federal Housing Administration

A. Before you start to plan a house, select a building lot. Its location and topography will influence the design and determine to a large degree the proper room arrangement.

B. The following utilities should be available to the property—water, sewer, electricity, gas and telephone.

C. A desirable building lot should be located on a hard surfaced road and within easy walking distance of public transportation. Make sure that public snow removal facilities are provided to keep roads open in winter. Sidewalks are desirable along at least one side of street.

D. The neighborhood in which you select your lot should have police and fire protection. Garbage and trash collection also are features which the community should provide.

E. If you wish to maintain the value of your property over a long period, select a lot where zoning ordinances have been established. They will provide protection to your property against encroachments of business establishments, rooming houses, multi-family type dwellings, and also protect the area against other adverse influences.



F. It is essential that the community in which you locate is served by good schools, churches, shopping centers, and places of amusement.

G. After you have located a lot and before a contract is entered into for its purchase, examine it for the following conditions: Is the ground level enough to permit an economical plan? Are there any evidences of earth fill which may cause foundation settlements? Will the property lend itself to satisfactory drain-

age so that the basement will be dry? Is the soil suitable for gardening, trees, shrubs and grass?

H. After you have satisfied yourself that you have chosen a good site, obtain the services of a civil engineer or land surveyor to provide you with a survey of the property. The survey should furnish you with the following information: points of compass; lot lines (their direction and lengths); grade contours at one foot intervals; location and depth of sewer; location of water and gas mains and electric lines; location of all trees which you wish to preserve. Any easements through or along lot lines should be indicated.

I. Find out the direction of prevailing

breezes in summer and note their direction with an arrow on your survey.

J. Before beginning preliminary plan sketches, obtain copies of all rules and regulations governing building activities for the area where your lot is situated. These may include a local building code, local zoning restrictions, fire underwriters regulations, and possibly a local, county or state sanitary law. If you plan to finance your house with an FHA insured mortgage, obtain a copy of the latest Minimum Property Requirements from the local Federal Housing Administration office having jurisdiction.

K. Design your house to be in harmony with those in the neighborhood.

L. Plan your house to fit the lot and thus avoid the need of changing existing grade levels to fit the house.

M. Strive for architectural appeal, not by means of false elements of design, but rather by simple lines that will lend dignity to the structure.

N. Avoid false fronts such as the use of brick or stone on the street façade, and the use of cheaper facing materials for the side and rear elevations.

O. Avoid "trick" design features as they may place your house in a "fad" category and adversely affect the value of your property over a long period.

P. It is wiser to spend money on good landscaping than on design oddities which are obviously used for dramatic purposes.

Q. When developing your floor plans, arrange your rooms to obtain privacy both from within and without.

R. Provide each room with ample light and

ventilation. Locate your master bedroom, porches or terraces so they will benefit from the prevailing summer breezes.

S. Provide easy access to each room and ample wall space for the proper placement of furniture.

T. Provide adequate closets for each bedroom, hall, kitchen, and plenty of general storage space in the attic, basement or elsewhere within the structure.

U. Unless you have unlimited funds and can afford to experiment and make mistakes, it is advisable to follow conventional design. This is true also of materials and mechanical equipment.

V. Before you commit yourself to a contract for the construction of a house, consult your banker to determine what you can reasonably afford to pay. Don't overextend yourself financially.

W. After establishing your cost limitations, it is wise to select a competent architect to prepare plans and specifications, or to examine stock plans to determine their suitability for the site. He should also let contracts, and supervise construction work. A good architect will often save you the amount of his fee.

X. Select a local builder with a good reputation. Have all agreements in written form to avoid misunderstandings.

Y. Any request for changes in your house after construction work begins should be made through your architect.

Z. Remember that your home represents one of the largest, if not the largest investment you will make in your lifetime. There are no substitutes for good planning, good material, good workmanship and safe, sound financing.

HOUSE-OF-THE-MONTH PROGRAM

THE MONTHLY SMALL HOUSE CLUB, INC., originators of the House-of-the-Month, is a guild devoted to the proper development of the small, popular-priced custom-built house. Its personnel comprises experts in the building, real estate, and bank promotional fields, as well as architects and engineers. Membership in the House-of-the-Month Plan is composed chiefly of banks and financial institutions throughout the country.

Each month these financial institutions introduce to their local communities the newly-designed house of that respective month. Sketches of elevations, blueprints, specifications, photographs, and bulletins are all available to the interested public, the local architects, builders, building supply dealers, and real estate brokers. The aim of this housing service is to satisfy an ever-increasing public demand for new and better designs of moderate-priced houses, to protect communities against jerry-built houses by raising the standards of quality, appearance, and construction of the small house, thus assuring the owner of a good house, and the lending institution of a sound mortgage. Extreme care and caution is devoted to the preparation of drawings and specifications to insure the use of proper materials and methods of construction.

The Monthly Small House Club has been waging a battle for many years for better home construction, and the use of the House-of-the-Month service by many hundreds of financial institutions attests not only to the choice of houses and architecture that have been presented each month, but also to the

public acceptance of these choices by tens of thousands of home planners from Bremerton to Bangor.

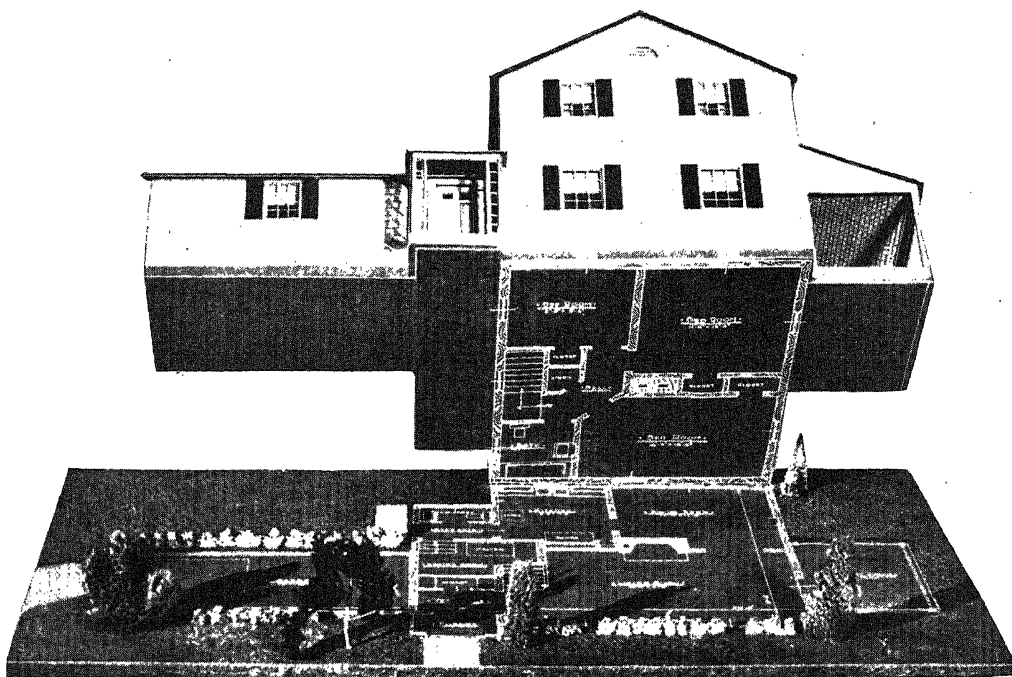
To acquaint the local building trades with an actual visual interpretation of each House-of-the-Month, the Monthly Small House Club constructs a true scale model of each house as it is designed. Whereas most prospective home owners are baffled by blueprints and technical drawings, the scale models show exactly what each respective house will look like when built. Mounted on a fully-landscaped base, each model is hinged to the base and tips back to reveal the complete floor plans of the house.

Many House-of-the-Month franchised banks have one or more of these scale models on display in their lobbies. Hence it is possible for many of you readers actually to examine, at your own local financial institution, a true scale reproduction of some of the houses shown in this book. There you can also get full information pertaining to the building of any of the houses in this book under your own local building costs and building codes. These same institutions are not only interested in serving your mortgage needs, but many of them operate various types of savings clubs for you to accumulate systematically a down payment fund for the purchase of a new home. Some of the better known titles under which these down payment clubs operate are Own-Your-Own-Home Club, House-of-the-Month Club, and Home-Buyers Institute.

The Monthly Small House Club is proud to have the privilege of presenting through this book many of its houses that have won the badge of merit by being designated as Houses-

of-the-Month. The service is much broader than just a stereotyped plan service, for it recognizes the fact that the particular requirements of each individual home owner are separate and distinct problems, and that only the local architect is so situated that he has the advantage of knowing the climatic, as well as the traditional, peculiarities of each respective vicinity. The major purpose of the Monthly Small House Club is to stimulate the imagination of the prospective home builder toward a realization of the facts and phases that are necessary in eventually owning your own home.

The houses shown in this book are therefore not a collection of photographs of houses, but instead the carefully selected reproductions of what the sponsors consider the best possible fashion review in the small house field. Attested by consulting architects for their design, complying with the requirements and standards of both government and commercial building authorities, and further indorsed by the public acceptance of banks and their customers throughout the nation, these houses are presented for your consideration through special arrangements between the publishers and the Monthly Small House Club, Inc.



Unique and appealing is this true scale model with its landscaped base. When tipped up, it reveals the complete floor plans.

PLOTS AND PLATS

THE AVERAGE small house weighs more than a quarter million pounds. It is not mobile, and once the final nail is driven your house is going to remain right where it is built for a long, long time. Thus, even if you yourself do not make it your home throughout its useful life expectancy, you still must consider its financial or economic life from an investment standpoint. Too much emphasis, therefore, can not be placed on the importance of care and caution in choosing the plot on which your house will stand as a monument to your judgment, good or bad.

The importance of the site and its location might be further emphasized by referring to the procedure for mortgage risk-rating contained in the Federal Housing Administration's Underwriting Manual. One out of every five rejections of new-construction mortgage insurance applications is attributable to the neighborhood in which the property is located.

But you no doubt can probably better visualize the importance of these points right in your own home town. Just drive around any neighborhood that has started to decline in value and character, and see for yourself the transition that has taken place. Probably, only a few years ago, this neighborhood and these houses were highly desirable properties and well worth the value placed on them at that time. Yet you yourself would not pay anything like that cost for these houses today.

Inasmuch as this book attempts to create not only a consciousness for better small housing, but also to instill further a full recognition of all allied values in good housing, it becomes essential that LAND be earmarked consideration Number One.

RELATIONSHIP OF LAND TO HOUSE

What proportion of the total property investment should be allocated to the purchase price of a plot or plat? No absolute percentage can be applied in every instance. The false standard of one-fifth has long been proved an untrue theory. Obviously the lower priced house should, and, in most instances does, use a proportionally lower percentage between land and house values. A nationwide analysis by FHA showed the following relationship of Land to House:

<u>Property Valuation</u>	<u>Land as percent of Property</u>
Under \$5,000	11 %
\$5,000—\$7,500	13 %
\$7,500—\$10,000	15 %
\$10,000—\$15,000	17 %
Over \$15,000	Over 18½ %

Ordinarily land outside metropolitan districts averages about 2% less than inside metropolitan districts, in comparison to the relationship of land to property valuation.

Hence it is readily seen that the price of an improved lot should conform to a percentage classification of total property valuation.

SIGHT THE SITE RIGHT

The availability and price of suitable building lots is pushing house construction more and more toward the fringes and outskirts of our cities and towns. Certain generally accepted principles should control the judgment of the prospective owner in choosing the site for a new home. All too often a big elm, a tiny pool, or an envisioned garden becomes the

deciding factor of the home seeker's choice, and much too often regret becomes the penalty for not having given sounder reasoning to choosing the site.

Clear title to the property is of prime importance. The purchaser should insist on title evidence, customarily acceptable in that specific area, guaranteeing that the parcel has a free and unencumbered title. Certain exceptions may be part of such guarantee, and, in such instances, these exceptions should be noted and mutually agreed upon. Boundary lines should always be carefully checked, and, if boundaries are questionable, a land surveyor should be employed.

In many developments and subdivisions, privately devised agreements and covenants are written into the deeds. Ordinarily this gives added protection to the future value of the property, and it is wise to check previous recordings of the plot for any restrictive covenants.

The legal aspect of purchasing a piece of ground is only a small part of the land buying program. Many important factors should be considered and weighed before a final decision is reached. Both the natural and the man-made features which exist in the vicinity should be investigated. For example, swamp-like land which might flood, or rivers which might overflow, should be avoided. It's also a good idea to steer clear of rocky or rubbish-filled land which is likely to add to the cost of building, and may make it difficult for you to grow a lawn or garden.

The presence and type of industries in the neighborhood where you contemplate buying your plot must be considered and evaluated carefully. Nearby heavy industry may be a source of objectionable noise, smoke, dirt, and odors—both from the factories themselves and from the railroads which serve them. On the other hand, light industry may be an asset

to a community in that it provides nearby work in pleasant surroundings.

The adequacy and availability of transportation services should have some influence on the home seeker's selection of property. The cost of these services, the distance from your land to the transportation facilities, and the condition of streets and roads in the vicinity will affect the utility of your new home. Today, when so many people use the automobile as their primary means of transportation, it is vital that the prospective owner investigate the quality of roads and streets in the neighborhood from the standpoint of condition, upkeep and repair services, and distance to major traffic arteries.

Choosing a proper site is not only important from a security of investment standpoint, but equally as important to your social, recreational, and daily routine activities. Look carefully into not only what the school situation is, but also in what school district your property is located. Too often the attractive new school to which you had planned to send the children, and which partly influenced your purchase of the property, turns out to be just outside your school district. School attendance being a major activity for your children makes it essential that you investigate the educational facilities first, and so prevent a disrupted school schedule later on.

The facility and convenience of a neighborhood shopping area saves many a trip back to town. Recreational areas for both children and parents alike are also becoming a more and more important factor in choosing a residential site. With shorter work weeks, fewer work hours, and daylight saving time all adding extra leisure hours, everyone finds more time for recreation.

Build your new home in a congenial, healthful neighborhood which parallels your own interests and financial standards.

ORIENTATION

ORIENTATION of your house upon your property must be carefully planned so as to take advantage of such things as direction of the prevailing winds, sunlight, trees already on the plot, street and traffic noises, outdoor living, and desirable views. The larger your property, the more choice you will naturally have in the placement of your house, but even the smallest lot may be developed for maximum use and enjoyment. Careful planning is necessary. You should not expect to plan your home and then purchase a piece of land to put it on. Rather, the property should be selected first, and then the house planned as a part of the property, with the grounds but an extension of the plan of the house. Various areas should be considered for their special uses—play, garden, work, service entry, and front yard.

Knowing where the sun will be every season of the year means that you can locate your house on the plot so as to take advantage of shade trees and sunshine. Preferably, the windows of the living room should face south and should be protected by overhangs so the hot summer sun does not penetrate this room. However, the winter sun, which is lower in the sky, will still be able to enter deep into the house and to produce a most pleasant warmth which actually assists the heating plant in heating the home. Special consideration of the trees and shrubbery will influence the location of the house. In most cases, leaves begin to fall from the trees at the season of the year when more sunlight is desired in the home, and in the spring the leaves return with the warmer weather.

With the trend today toward outdoor living,

special stress upon provision for utilization of yard and garden will add extra living space to the home. Areas in the landscape plan are like rooms in the house plan, and the actual house site should be selected with a view to creating the best arrangement of usable outdoor spaces. Play yards for the children, outdoor fireplace and picnic possibilities, clothes drying equipment, tennis court, swimming pool, badminton, croquet and other games, sunbathing—all these potentialities suggest ways of adding to the livability of your property. For young children, the protection of a decorative fence will not only enclose an area for their recreation, and keep growing youngsters away from the dangers of street traffic, but will also increase the attractiveness of the property. Also, a fence will provide screening from the inquisitive gazes of passersby, and create an air of privacy and intimacy for the outdoor gardens and entertainment features.

Before the final decision is made on both plot and house plan, the prospective owner should evaluate his desires and hopes for outdoor recreation, and plan accordingly. If an outdoor fireplace and eating area is wanted, this should be considered in the overall planning, and not added haphazardly in some awkward corner after the house is completed. Similarly, the clothes drying area should be planned adjacent to the basement or utility room entrance, and at the same time removed from view of the street. Monday morning's wash, flapping across the front entrance walk, is hardly either attractive or desirable, and is unnecessary if forethought is used in the original plans.

In recent years there has been a trend to-

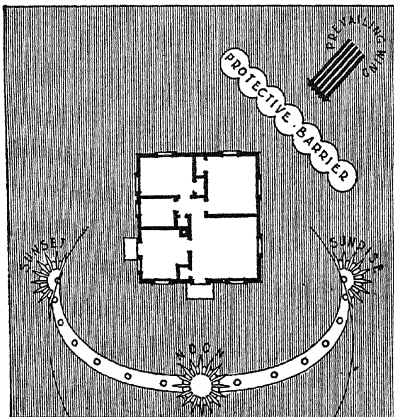
ward placing the principal living rooms toward the rear of the house, where they may perhaps open out upon the garden or recreation area, overlooking a particularly attractive view that can be captured by a picture window on one side of the living room. Privacy for family social life is attained from large open porches or terraces on the side or toward the rear of the plot. Attractive fences and hedges will cut off a direct view from the street and eliminate the "life in a fish bowl" condition that frequently exists in carelessly planned properties.

Wherever your home is to be built, remember the weather and make it function for you as much as possible. Breezes are necessary to summer comfort and ventilation should be provided to let in those summer winds. It is important to open the house on the opposite side from the direction of the breeze, which will then tend to exhaust air from the house and create a welcome air movement. Since, in most sections, winter winds are from the north, this side of the house can be arranged with few openings for protection from the cold. In localities where snow storms are part of the winter scene, care must be taken in placement of the house so that snow drifts will not ob-

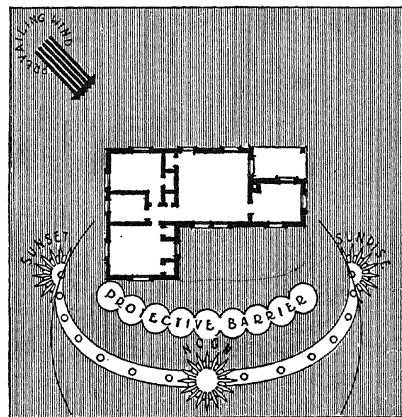
struct doorways and necessary windows which are needed for light, and so the garage doors will not be blocked by piles of snow in bad weather.

In by-gone days, it was customary to place the barn as far back as possible on the lot, since the odor from the stables was obviously not relished by the occupants of the home. With the horse and buggy era long since over, today the garage becomes more serviceable when attached to the house, either directly or connected by a porch or breezeway. This garage should be as near to the front as possible in order to shorten the drive and conserve this area for other uses. Since the house is usually approached by automobile, it would be well to try to place the garage at the side of the house with the drive going past the entrance, thereby letting the driveway serve as a walk as well.

Orientating your house, therefore, should be a forethought and not an afterthought. Whether you already own your land, or are just planning to buy it, sit down and mentally visualize the house of your choice throughout all of the calendar months of the year, according to the various elements peculiar to your local climatic conditions.



IN THE NORTH houses are usually built with a compact plan for economy and comfort in winter weather. Living rooms should be located to receive as much sunlight as possible. Protection should be provided against cold prevailing winter winds. This protective barrier, among others, may be buildings, trees or glazed storm sash.



IN THE SOUTH cross ventilation of rooms is more important for livability than a compact plan. Houses should be designed and located to take advantage of the prevailing summer winds common to their locality. Desirable protection from the sun may be obtained through the use of trees, window blinds, awnings, or other means.

ARCHITECTS AND ARCHITECTURE

ARCHITECTS are persons grounded, schooled, and, in most states, licensed to practice their professional skill in their chosen field of endeavor. Architecture, varied as it is, shows the trends in American progress or regress in the housing field.

Today, more than ever before, both architects and architecture are divided and subdivided according to the often heard professional expression, "Form follows function". It is a perfectly logical axiom, and is by no means limited exclusively to modern designers and modern houses. When one studies the old houses of Cape Cod, Williamsburg, or Charleston, there are few forms which can not be traced to fit the needs of a particular function.

The Houses-of-the-Month shown throughout this book were all designed by leading architects in the small house field. No rigid rules were placed as obstacles in the paths of these various architects as to how each house should be planned. To maintain a comprehensive review of houses, it was, however, necessary that an advance program be worked out so that all houses would not follow one stereotyped plan. One-story, one and a half-story, two-story wood, brick, stone and stucco were all needed to round out a nation-wide fashion show of houses. Cape Codders, Colonials, Regencies, Georgians, Ramblings—and a few slightly in the Modern trend—were all essential elements to the overall pattern. No one architect could design all of the House-of-the-Month series. Each architect was chosen with care, and the type of house for which he was most noted assigned to him. Every house did, however, have to be designed to comply

with the standards and construction requirements of the FHA. Limited to what is generally termed the small house field (700 to 2,500 square feet), each House-of-the-Month was "formed to function" under today's living conditions of the average family.






Surveys conclusively prove that the large majority of prospective buyers definitely prefer the so-called standard type of architecture that was prevalent before the war. All of the text and pictures devoted to dream-houses and magic-houses during the war years is apparently having little influence upon today's prospective home buyers. House design has always been a slow evolutionary process, and both home builders and mortgage lenders have been ultra cautious in accepting overnight every new house fad with which they have been confronted. And their caution is well-founded, for it is the public acceptance and the resalability of a house tomorrow that the lending agency must consider.

It matters little which style house you choose as long as it is suitable for the conditions peculiar to the area in which you build. Be careful not to choose a style of architecture that will appear inappropriate in your neighborhood and that will not harmonize with the styles common to your community. If you lean toward the Modern, remember that simplicity of line and mass requires skill in this design, unusually fine workmanship, as well as the best grades of material, if the result is to be effective and remain in favor over a long period of time. Also remember that as far as can be seen today you must anticipate a very limited resale market for Moderns. No records are

available to prove whether the Modern house is to be an accepted style of tomorrow, or possibly turn out to be a passing fad.

The architects who designed the Houses-of-the-Month are cognizant of both the livability features required for the average family, and the financial investment of the purchaser. They have chosen tried and proven styles of house design that meet these basic principles. But neither they, nor any group of outstanding architects, could design houses that would meet every desire, whim, and fancy of every home owner. Nor did they intend to do so. Basically, each House-of-the-Month was carefully planned and executed to give it maximum livability features, good construction, and long life at minimum cost. Mrs. Jones may want a separate dining room, while Mrs. Smith prefers to utilize one end of her living room for main meals, with a snack bar in the kitchen for breakfast. Dad may have become a victim of the periodicals advocating basementless houses. Whatever the exceptions may be, logical or even illogical, no one can better advise the prospective home buyer than the local architect.

With basic designing already completed, and with blueprints and specifications readily available on all of the houses shown in this book, your local architect can easily and quickly add to, alter, or make any change in plans that the house owner wishes to incorporate. An architect's counsel and his actual services will guarantee wise and economical changes in specifications, and, as pioneers in the small house field, the Monthly Small House Club, Inc., advocates the consulting with local architects, even if no change in plans is anticipated. As other chapters in this book show, a house is a multiplicity of details and parts, many little related to the others, and no one but a professionally trained and experienced housing specialist can fully understand the proper use of materials.

The degree of satisfaction which you may reasonably anticipate in your new home over a long period of time will be in direct proportion to the amount of good planning incorporated into your architectural design before construction work is begun. Certain fundamentals must be followed in all architectural designing. The square , the oblong , the el , the , and the , still constitute the basic theme of most house planning. Many variations of these five primary plans can be obtained by both interior and exterior treatment, but architects, being human beings, can not be counted upon to work miracles.

In the well designed Houses-of-the-Month, the various elements of which the house is composed are balanced in quality, quantity, and cost, and so combined that they result in a harmonious livable shelter. The most desirable and livable features of houses are not so dependent on size or cost as upon the skill of the designing architect. The necessity of well balanced design is especially important in the small house field. Here a maximum of usable space, with as much comfort, convenience, and privacy as possible, must be obtained for a minimum amount of expenditure.

Almost any architect can design a fifty thousand dollar house, for its overall size allows him wide leeway and diversity, and excesses in one or more directions can be counterbalanced by inadequacies in others. The small house, however, affords no such juggling, for all inadequacies too greatly affect the finished product. Every square foot of space must be wisely utilized, and architects who have specialized in the small house field have learned to turn into livable features every foot of the space allotted to them within the outer walls. The starting point of any balanced house design is the plan, for it is here that all essential elements of a house are brought together, studied, and finally coordinated.

BUILDERS AND BUILDING

THE SINGLE FAMILY or detached house represents more than half of the total existing dwelling units in the United States. Each year this high percentage climbs higher in public favor, for both home builders and home buyers have shown marked preference for the single family house. A recent survey showed that more than ninety per cent of the total persons interviewed concerning their postwar house building plans preferred a single family house. Probably no other product has ever had such customer demand for one definite style as has the detached house. Millions and millions of satisfied residents in single houses give added proof that this house of yesterday is also the house of today and the house of tomorrow. The double-house, the duplex, the multi-flat, the in-a-row, and the unsightly industrial row-houses are all destined for decline. Only the more recent garden-apartments appear to have signs of remaining and gaining in favor. With more than ten million families seeking new or changed living quarters, the entire housing and building industry will be taxed far beyond its capacity to produce for many years.

How many people will build new single family houses next year, the year after, or for the next ten years, is of course unpredictable. Many millions to be sure, and you, possibly, are one of these millions. To assist you in having a lay-language knowledge of some of the fundamentals of building or buying a new home is one of the principal objects of this book. A look at an average small house and its component parts will help. To visualize better a few of the elements that go toward making up a finished house, refer to the chart of the Dissected House-of-the-Month.

More than 30,000 items that are ordered in one piece, exclusive of nails, screws, plaster, pieces cut in two on the job, and other loose items, are required to build one average-sized single house. And almost all of these thousands of items must be brought to your building plot and coordinated locally into what will eventually become your finished house. An automobile, with its 5,000 parts, assembled under one roof with the most modern and efficient equipment and highly specialized production methods, is, by comparison, a simple product. Thus a house, reduced to even its simplest architecture, is a multi-complexity of both unrelated and diversified products.

No wonder, then, that so much discussion ensues when anyone starts talking about building a new house. The house building industry is charged with the greatest responsibility of any business in the world, in attempting not only to coordinate all of the thousands of factors into a house, but in so doing also to meet local building codes, harmonize the house with the building lot, and satisfy the whims of all members of a purchaser's family.

Confronted with the complexities which go to make up the house itself, the house builder must add to his already complicated program the additional elements of different styles of architecture, various sizes of houses with all their own individual ramifications, and the never-ending problems of materials and labor. Small wonder then that no one man and few organizations can even remotely progress in technological development to the state of creating the perfect house.

Few builders, with the exception of large operative builders, have within their own or-

composed mostly of a few carpenters. All other work in the erection and construction of your house is divided among sub-contractors, each specializing as a rule in just one phase of house construction. A partial list of typical sub-contracting on an average small house would include: Excavating and Grading, Masonry, Lathing and Plastering, Tile Setting, Cabinet-work, Roofing, Sheet Metal, Painting and Papering, Plumbing, Heating, Electric Wiring, Linoleum or Composition Floors, Weather Stripping, Glazing, Landscaping—to mention only the more important specialists, each of whom tries to harmonize his individual part of the house to that of the other participants.

Why is the building of just your house so complex? A fair question indeed.

First—no one house will ever suffice for every family, every community, or every pocketbook, even if everyone could agree on style, materials, and standard-sized rooms.

Second—the climatic conditions of one region require certain protections from the elements which another section does not even need.

Third—the land and its topography demand various treatments to conform with the architecture of the house.

Fourth—building codes and building restrictions are so numerous and varied that, under existing circumstances, any single unification would be difficult.

Fifth—the human element of error makes impossible absolute perfection in assembling on your lot by any one man or organization all of the 30,000 items that constitute your final house.

Sixth—no one manufacturing company is able to produce all of the thousands of parts that must be coordinated into a finished house.

Seventh—YOU. For just as long as prospective home owners, like yourself, plan to

opinion. And this alone is enough to keep house building in its peculiar category of American industry.

Accepting this destiny then, you must now delve deeper into the reservoir of facts and figures on house building. Often overlooked is the truism that the purchase of a house represents by far the greatest financial obligation ever undertaken by the average family. Even the average renter finds his landlord's bill the biggest single item on his budget. And, in most instances, the financial obligation involved in buying or building a house extends over ten, fifteen, twenty, or even twenty-five years, representing for most people their entire life's earning expectancy.

But millions of Americans have successfully bought and paid for their homes; so, in spite of the complexities which may seem to the novice unsurmountable, owning your own home is still goal Number One on today's marital calendar. Do not falter over some facts and figures which may be revelations to you. Your grandparents had the same problems to solve under far more adverse building conditions, and more difficult mortgage lending practices. They did not have the same advantages of "book learning", government insured mortgages, bank and lending institution financing, manufacturers' technological development, and architectural and building engineering. Yet they may have built a house quite similar to the very one that you are dreaming of or planning to build today.

Caution, if not overdone, can repay by its just rewards. It is far better to decide now whether you yourself feel capable of making all decisions concerning your new home, whether you will leave it up to your real estate broker or your builder, or whether you choose to consult with or employ the services of a local architect. Whatever your plans may be—plan for livability.

THE DOLLARS AND SENSE OF HOME BUYING

FIFTY BILLION dollars is a lot of money. Ten million customers are a lot of people. A few minutes' time, then, devoted to looking into this colossal reservoir of money and men, in which you no doubt will play a part, will bring to light some interesting facts and figures about building or buying your house.

To the average family, building or buying a house represents the biggest financial obligation ever undertaken in their lifetime. It is the finally fulfilled realization of many a plan and many a dream. But, like all anticipation that is about to become crystallized into realization, there are certain fundamentals that must be brought to the surface and looked at in the clear light of day. The very magnitude of Billions and Millions commands this respect, for it is your money and it is your house.

There can be no doubt about the need for more houses, nor can there be any denying the fact that Mr. and Mrs. America have already "sold" themselves on the idea that they "must" have one of the first houses to become available in their community. Such a demand for one product always is apt to create unsound and heretofore unknown situations.

Newspapers, magazines, and intriguing advertisements have in some instances made the purchase of a home appear to be no more trouble or a no greater financial transaction than buying an electric refrigerator or an automobile. But, whereas the former are either outright cash purchases or are financed for usually only one year, your new house will probably be in your budget for the next ten, fifteen, twenty, or even twenty-five years. And that span of life represents the biggest portion

of your life's earning power expectancy. So, with ten million families contemplating spending fifty billion dollars for houses within the next ten years, care and caution should be added as the first item on every house seeker's budget book.

Renters, surveys show, are the Number One prospects for new houses, and, under today's modern financing methods, buying a house can be actually arranged on a schedule that parallels month-by-month rent payments. An original down payment fund, in some instances as low as ten percent of the appraised valuation of the property, can transfer a renter into a home owner. But that's the acme of perfection, and all too many prospective home owners believe that, regardless of circumstances, financial responsibility or conditions peculiar with them, only ten percent and the proverbial John Hancock is all that is needed to make them masters of their castle.

Actually owning your own home has been greatly simplified in recent years. Millions of persons, formerly denied the privilege of home ownership, can now easily qualify as top-notch prospects. Every encouragement is being made already, and additional progress is bound to add even more influence in favor of placing home buying within the reach of even the low income bracket. Food, clothing, and shelter are the very basis of life. Only shelter has thus far been beyond the personal realization of many. Today shelter takes on new raiment. It varies in size, style, and quality, but in most instances there will be a pattern to fit the ten million customers. There is a financial plan to suit your own individual situation, if

you make sure that it is neither too big, too tight, nor too bad a style for your individual financial framework.

The Five Senses:

1. Can you afford a house?
2. What type house can you afford?
3. How do you plan your program?
4. Where do you get a mortgage?
5. When is the **right** time to build?

1. CAN YOU AFFORD A HOUSE?

Only YOU, by completely analyzing your exact family income and resources, can give the final answer as to whether or not you can afford to build or buy a house. Naturally you must first decide on what the minimum room requirements would be for your family. If, for example, there are five members to consider, a two bedroom house will probably not suffice. But remember you can possibly get a house that costs no more with three bedrooms of smaller size. Now get a pencil and answer these very basic questions:

1. Estimate monthly cost of food \$ _____
2. Estimate monthly clothing needs \$ _____
3. Estimate monthly public utilities in proposed new house \$ _____
4. Estimate monthly heating in proposed new house \$ _____

5. Estimate monthly life insurance \$ _____
6. Allowance for medical and emergencies \$ _____
7. Recreation and education \$ _____
8. Automobile upkeep \$ _____
9. Other essential family expenses \$ _____
10. Rainy day account (savings) \$ _____

Total living obligations \$ _____

Now add up all possible income that can **regularly** be depended upon from all wage earners in your family:

\$ _____

Don't forget Uncle Sam (Income taxes, Social Security, Retirement, etc.)

\$ _____

Subtract

Total net income

(take home pay)

\$ _____

Less Items 1 to 10

(Living obligations)

\$ _____

=====

Here it is—your monthly housing fund

\$

Below you will see a typical mortgage chart. Find the column that corresponds to your Monthly Housing Fund. You will see readily whether you should have a ten, fifteen, or twenty year mortgage, or possibly none at all. This chart is not to be taken as absolute, but instead as a guide for your own family's fireside consultations. Comparing it with your possible maximum rent schedule may more clearly explain.

Monthly Housing Fund (not your income)

Value of house which your income will finance*

	10 year mortgage	15 year mortgage	20 year mortgage	add down payment	What you can afford for a house
	(at five percent interest)				
\$ 25	\$1,800	\$ 2,200	\$ 2,500	_____	_____
30	2,200	2,700	3,000	_____	_____
35	2,500	3,000	3,500	_____	_____
40	2,900	3,500	4,000	_____	_____
50	3,500	4,400	5,000	_____	_____
60	4,300	5,300	6,000	_____	_____
80	5,800	7,000	8,000	_____	_____
100	7,200	8,800	10,000	_____	_____
125	9,000	11,000	12,500	_____	_____

*Nearest round number. Lower interest rates would allow slightly higher house values; higher interest rates would decrease house value. Includes amortization, insurance, and an average estimate for taxes and upkeep.

An erroneous age old rule-of-thumb has caused many mortgagors and even mortgagees considerable financial embarrassment in accepting verbatim the axiom that ANYONE can afford to obligate himself to a property investment two to two and a half times his annual income. Far too many individual factors affect a financial investment as large as house buying to allow you to accept this fallacy without refutation.

Jim has a ten dollar a month commutation ticket to buy; Joe walks to his local job. Jim has twenty-five lunches to buy in town out of his paycheck; Joe goes home for lunch. Jim has three children; Joe has none. Jim has a new shiny car in his garage, while Joe is still holding on to his pre-war slightly battered

auto. Yet Jim and Joe earn the same amount.

Equal error in the "two to two and a half" theory is the availability market. As yet there is little or nothing available in the house field for the home seeker with an income under \$1,000, and very little more available to the man with an income twice that much. Consequently, due to the economic factors in the housing field, the lower wage earner might logically pay three times or even a fraction more for his house, while a person earning \$10,000 per year might just as logically pay even less than once his annual income.

The following chart, based on a sample of over 100,000 mortgages accepted for FHA insurance, shows the ratio of property to income:

AVERAGE PROPERTY VALUATION, MORTGAGOR'S EQUITY, AND MONTHLY MORTGAGE PAYMENTS FOR TYPICAL BORROWER INCOME GROUPS, 1939

New Single-Family Homes

Borrower's Annual Income	Property Valuation	Mortgage Principal	Borrower's Equity	Monthly Mortgage Payment	Ratio of Property to Income	Payment as Percent of Income
Less than \$1,000	\$2,793	\$2,208	\$585	\$14.23	3.13	19.1
\$1,000—1,499	3,481	2,872	609	18.07	2.67	16.6
1,500—1,999	4,262	3,605	657	22.31	2.43	15.3
2,000—2,499	4,957	4,213	744	26.06	2.22	14.0
2,500—2,999	5,421	4,594	827	28.56	2.01	12.7
3,000—3,499	5,859	4,951	908	31.24	1.86	11.9
3,500—3,999	6,382	5,350	1,032	34.44	1.74	11.2
4,000—4,999	6,982	5,803	1,179	37.89	1.60	10.4
5,000—6,999	8,086	6,605	1,481	44.03	1.44	9.4
7,000—9,999	9,856	7,838	2,018	52.79	1.24	7.9
\$10,000 or more	11,831	9,208	2,623	64.06	.80	5.2
All groups	\$5,378	\$4,524	\$854	\$28.52	1.93	12.3

Do not over extend yourself in financial obligations. If you spend more than your housing budget will support, you may have to forgo necessities as well as comforts later on. Consult with your bank or lending agency if there is any doubt concerning your ability to meet your mortgage obligations on the type of house you choose to build. Failure to heed precautions at the start may force you later to sell at a loss or even to lose your property. When entering into the largest financial con-

tract of your life—be fair with yourself. Don't make it a hazardous experiment.

2. WHAT TYPE HOUSE CAN YOU AFFORD?

Again—only YOU can give the most logical answer as to what type house you can afford. The preceding example chart shows what part of your monthly income can safely be allocated to home building or buying. If it were \$50 a month, and you had more than \$1,000

saved up for a down payment, you can then consider a \$6,000 property.

First you must own the lot on which your house is to be built. On new houses, the building lot may be acceptable for all or part of the down payment, depending on its value.

Next you must consider the absolute requirements of your family. How many bedrooms are essential? If there are children, their age and sex will influence this. Two boys can easily share the same bedroom, and with double bunks and built-in dressers, tables, and book shelves, a pleasing and boyish room is the result. Two girls sharing the same room need more space, and twin beds would probably better please them. Ample closet space is also more essential to the growing miss than the growing boy. Regardless of how small a boy or girl may be now, you should consider separate rooms for each in planning your house. Don't put too much emphasis on guest bedrooms if you are limited on the amount of money you have to invest. Modern living room furniture, convertible into sleeping accommodations, will usually suffice for the few times each year that you have overnight guests.

The living room and the kitchen, one the social center of the house and the other the work room, should receive plenty of your attention in building or buying a house. A fireplace, although cheery and much desired, serves mostly the decorative scheme, and seldom acts as a substitute for heat. Here again you should favor the intrinsic necessities rather than the attractive accessories.

Whether you dine in the dining room, eat in the kitchen, or plan one end of your living room for meals is primarily a matter of preference and cost. Fewer hours are spent in eating food than are spent in preparing it. In the average small house, the evening meal is usually the only one in which there is enough time available to devote to leisure dining. Breakfast is usually a race against time, and lunch is usually governed by family work hab-

its and hours. So, although your parents and grandparents may have always had a dining room, remember that many of them also had a parlor that was seldom used by all the family. Give thorough consideration to the peculiar individual schedules and habits of your family. If there are only two or three and you entertain only occasionally, you may want to dispense with a separate dining room. In such an event, then, be sure to pay added attention to both your kitchen and your living room.

Hall space is the wastrel in all houses. More and more attention is being given toward curtailing the cubage formerly devoted to halls. The hall serves the least important function in the livability features of housing, and modern planning puts very little emphasis on hall space. Its primary and original purpose was to separate the various functional elements of family living. In planning your house be sure to consider the non-serviceable elements of halls and minimize them as much as possible, adding that space to the livable quarters of your house.

Again it would be wise to resort to pencil and paper. By jotting down on the following chart the sizes of the various rooms in your proposed house, you will be able to arrive at the approximate cubage and therefore a rough cost.

To compute cubage roughly, only two simple rules need be applied:

1. For rooms or other normal shaped units, multiply length by width by height (from floor to ceiling).
2. For triangular areas such as an attic or space created by a pitched roof on house or garage, multiply length by width by one half the depth from base to apex.

In estimating the cost of a house, the builder assigns different figures to the various units. You can readily understand that an open porch would not cost so much to construct as a fully enclosed one. Similarly, a double garage would not cost twice as much as a

single garage. For this reason, a factor is used in the chart which increases or decreases the actual cubage to a final figure, so that all such figures can then be multiplied by a common cubic foot cost.

For example, an ordinary room measuring 10' long by 10' wide by 8' high has an actual cubage of 800 cu. ft. Although a kitchen of the same measurements would have the same actual cubage, it would cost about 50% more to build because of cabinets, plumbing, etc.,

and therefore the actual cubage figure of the kitchen would be multiplied by the factor of $1\frac{1}{2}$. As a result of this, the cubage figures of the normal room would be extended on the chart as 800 cu. ft., whereas the factored cubage of the kitchen would result in 1,200 cu. ft. ($800 \times 1\frac{1}{2}$).

By this method, one can then multiply all these final figures by the same local cost per cubic foot to arrive at the rough cost of the proposed house.

Overall size of your building lot					_____	×	_____
Area you intend to allow for your house					_____	×	_____
To be assigned as follows:							Adjusted Cu Ft.
	Length	Width	Height	Factor			
Living Room	_____	×	_____	×	_____		_____
Dining Room*	_____	×	_____	×	_____		_____
Kitchen	_____	×	_____	×	_____	$\times 1\frac{1}{2}$	_____
Hall (incl. stairs)	_____	×	_____	×	_____		_____
Utility Room	_____	×	_____	×	_____	$\times \frac{2}{3}$	_____
Lavatory	_____	×	_____	×	_____	$\times 2$	_____
Bedroom #1	_____	×	_____	×	_____		_____
#2	_____	×	_____	×	_____		_____
#3	_____	×	_____	×	_____		_____
#4	_____	×	_____	×	_____		_____
Bathroom #1	_____	×	_____	×	_____	$\times 2$	_____
#2	_____	×	_____	×	_____	$\times 2$	_____
Upstairs Hall	_____	×	_____	×	_____		_____
Attic	_____	×	_____	$\times \frac{1}{2}$	_____	$\times \frac{2}{3}$	_____
Or Pitched Roof	_____	×	_____	$\times \frac{1}{2}$	_____	$\times \frac{2}{3}$	_____
Closed Porch	_____	×	_____	×	_____		_____
Porch (open 2 sides)	_____	×	_____	×	_____	$\times \frac{2}{3}$	_____
(open 3 sides)	_____	×	_____	×	_____	$\times \frac{1}{2}$	_____
Basement**	_____	×	_____	×	_____	$\times \frac{2}{3}$	_____
Garage (single)	_____	×	_____	×	_____	$\times \frac{1}{2}$	_____
(double)	_____	×	_____	×	_____	$\times \frac{2}{3}$	_____
(pitched roof)	_____	×	_____	$\times \frac{1}{2}$	_____	$\times \frac{2}{3}$	_____
Roughly estimated cubage (adjusted) of proposed houses							_____
Multiply by local cubage building cost (as ascertained from your local architect, banker, builder, or contractor)							_____ × _____ ¢
Roughly estimated total cost of proposed house.							\$ _____

*If you do not plan a dining room, be sure to provide ample dining space in living room or kitchen.

**For a basementless house, piers are needed about ten feet apart under the house area for support. These should be figured at approximately \$10.00 per pier.

Here then is a very quick but possibly high or low approximate estimate in answer to the second question. Your local architect, builder, or banker can probably give you a closer cubage cost to use for your own locality. But don't use the 1939-1940 scale, as it will surely prove to be too low.

Whether you build a one-story or two-story house does not greatly alter your first estimate. What adds to cost on one style is often saved on the other. However, a one-story house of the rambling style of architecture may be too large for your building lot. Make sure that the house fits the lot, with ample space left over to avoid any encroachments upon bordering property.

3. HOW DO YOU PLAN YOUR PROGRAM?

First, decide whether you intend to consult a local architect, a builder, or a real estate agent, or whether you feel capable of tackling the entire problem yourself. Eventually you will get to the builder or contractor. Now you will have to decide exactly on the type of house best suited to your family needs. Your builder will need blueprints or working drawings of your proposed house if he is to work up an estimated cost. He will also need specification requirements, and he will use a material list.

If he is not already familiar with your building lot you had better have him take a look at it first. If you have engaged an architect he will be your intermediary and counsel with the builder. If you have purchased blueprints and specifications and practically decided on a definite house through a recognized plan service, then take your drawings and specifications to the builder. Don't expect an immediate cost of construction figure. There are many hundreds of items which your builder must analyze and price, according to the existing market on building materials. He may have to substitute on some items, but, if so, be sure to list those items which are substituted

and make certain that they comply with standards.

Remember, too, that if you are financing your house with an insured mortgage loan, your plans must comply with the standards and construction requirements of FHA to assure being approved.

Seven major features, each with varying degrees of values, go to make up FHA's rating on your house. These features, in order of their importance, are: Structural Soundness, Livability and Functional Plan, Architectural Attractiveness, Resistance to Elements, Mechanical and Convenience Equipment, Natural Light and Ventilation, and Resistance to Use. Approximately 60% falls into the functional features of their rating schedule, and 40% into the durability features. Such at least is the opinion of experts, for it is the livability features which give your house its real intrinsic value and not just the wood and mortar.

By now you possibly know a little more about your new house. Your builder has worked up his cost of construction figures, and you know the approximate answers to the first three steps. Now you are ready to go downtown to see your banker about financing your property.

4. WHERE DO YOU GET A MORTGAGE?

If you are not one of the few home seekers who plans to pay all cash for your new home, but are instead one of the many who will build or buy your house through mortgage financing, you may find this brief discussion of mortgage financing helpful in your home planning.

Although the word mortgage is a very commonly used term in every day conversation, it might be well to clarify its ordinary meaning. According to Webster, a mortgage is a "nominally absolute conveyance of property defeasible only upon certain conditions, but actually operating as a lien or charge securing the

payment of money or the performance of an obligation so that the mortgagee may, under certain conditions, take possession and may foreclose the property upon default". In commerce and finance a mortgage is more commonly considered as the instrument under which title to property is conveyed from one person to a second person.

There are many different types of mortgages, each serving a specific phase of real property financing, but the most popular and satisfactory to most home owners is the amortized mortgage. Under this plan the prospective home owner must have sufficient income in addition to his ordinary living expenses to meet regular monthly payments on his loan, including payment to principal and interest, taxes, fire and other hazard insurance, mortgage insurance premium, if it is an insured mortgage, and all other fixed charges. At the time the loan is made, he must also provide money for the first year's taxes, assessments and insurance so that all bills in connection with the property are current, and insurance is written for a year in advance.

National Banks, State Banks, Trust Companies, Mutual Savings Banks, Federal Savings and Loan Associations, Building and Loan Associations, Cooperative Banks, Insurance Companies, and Mortgage Bankers represent the major mortgage lending agencies. Individual investors are also competitive to financial institutions for mortgage loans, but in the long run most people find dealing with an institution far more satisfactory than dealing with an individual.

Federal Housing Administration does not make mortgage loans. Instead it insures the mortgage loans made through some 30,000 lending agencies. This protection enables lending institutions to make insured mortgage loans on desirable terms, with a small down payment and government-limited financing rates.

Financing terms differ in many respects, due to both national and state banking laws gov-

erning mortgage lending, the type of property, the character and credit history of the borrower, the maturity date of the loan, the economic conditions of the community, the location rating of the building lot, the type of construction, and the appraiser's opinion of the value of the entire property, to mention but a few.

Regardless of what type of lending institution accepts your mortgage, or what specific terms are finally arrived at, the basic foundation of your mortgage loan must be looked at purely and simply from an investment risk standpoint. Actually **you** are **selling** the financial institution a credit risk. You are the mortgagor—the banker is the mortgagee. Consequently you should be cognizant of the necessity on the mortgagee's part to consider your entire transaction on a sound business basis. Personalities or good fellowship have never sufficed as adequate collateral in the banking laws of our nation. So be prepared to discuss your proposed mortgage on a purely economically sound basis.

Mortgage lending institutions are ready and willing to loan money for the building of a new home or the purchase of an existing house. Bank deposits at present are at their all time high and lending rates are exceedingly favorable. Take the lender into your confidence, so that he can arrange the most convenient and practical payment schedule to suit your income.

Naturally the mortgagee will want to know a good many details to present to his mortgage committee. So, in the best interest of all concerned, go well prepared to furnish pertinent and factual information. Experience has shown the importance of well-executed and complete working drawings (blueprints), specification list, material list (if available), topographic plan of the lot, pictures or renderings of the proposed house, and all papers pertaining to your ownership of the building plot. You will be required to fill out an application concerning various elements of your

personal financial status. It is well to have the answers readily available when you make your application for a mortgage loan. Remember that your banker deals in credit reports constantly and is trained to consider all such information as confidential.

Owing to the variance in interest rates, down payment requirements, and term of mortgages, no absolute pattern can be set forth in this text. To assist you, however, in figuring this most important phase of home owning, Amortization and Mortgage Tables are shown here.

Provisions for Veterans' Guaranteed Loans under the Servicemen's Readjustment Act (G.I. Bill of Rights) and its amendments are discussed on page 116 of this book.

The only nation-wide standardization on mortgage financing is the FHA Insured Mortgage Plan. Inasmuch as about one million mortgages have been insured under Title 2 of the National Housing Act since the Federal Housing Administration was organized in 1934, a few typical examples taken from their files may prove helpful. There are three FHA Title 2 Mortgage Plans based upon the appraised value of property:

- 1. Under \$5,400
- 2. \$5,400 to \$8,600
- 3. \$8,600 to the maximum of \$16,000

	\$5,400 or under	\$5,400 to \$8,600	\$8,600 to \$16,000
Down Payment	10 %	10 % on first \$6,000, 20 % on balance	20 %
Maximum repayment time	25 years	20 years	20 years
Interest charge	*4½ %	*4½ %	*4½ %

*Plus ½ of 1 % mortgage insurance premium on diminishing balances.

Typical examples of an insured mortgage loan falling in each of these respective three categories would be as follows:

1. For Small Homes—Insured Mortgages up to \$5,400. If the home is built for owner occupancy and approved for financing before construction is started, the down payment, in some cases, may be as small as 10 percent of the appraised value of both house and lot.

The total monthly payment on a 25-year loan (including principal, interest, and average FHA insurance premium) averages about \$5.81 for each thousand dollars borrowed. For greater convenience one-twelfth of the yearly taxes and hazard insurance are added to the monthly payment. Since taxes and insurance vary with the locality, they are not included in the examples given below, nor are the initial costs for appraisal, title search, etc.

Appraised value of house and lot	\$4,000.00
Down payment	400.00
FHA-insured mortgage	3,600.00
Average monthly payment (over life of 25 year loan)	20.92
(including principal, interest, and average mortgage insurance premium)	

2. For Medium Cost Homes—Insured Mortgages up to \$8,600. The down payment on new, owner-occupied homes appraised between \$6,000 and \$10,000 may range from 10 to 20 percent, depending on the appraised valuation. If the loan is for more than 80 percent, the same requirements apply as in the case of a home in the \$6,000 class. Maximum term: 20 years.

A \$7,500 home could be financed as follows:

Appraised value of property	\$7,500.00
10 percent of first \$6,000	600.00
20 percent of balance	300.00
Total down payment	\$ 900.00
FHA-insured mortgage	\$6,600.00
Average monthly payment (over life of 20 year loan)	43.36
(including principal, interest, and average mortgage insurance premium)	

3. For Larger Homes—\$8,600 to \$16,000 insured mortgages. The down payment must be at least 20 percent of the appraised value of both house and lot. (On a new home, the down payment need not be in cash. The building lot may be acceptable for all or part, depending on its value.) Payments on a 20 year loan average about \$6.57 per month (not including taxes and hazard insurance) for each \$1,000 borrowed. Here is how it works out:

Appraised value of property . . .	\$11,000.00
Down payment	2,200.00
FHA-insured mortgage . . .	8,800.00
Average monthly payment (over life of loan)	57.82
(including principal, interest, and average mortgage insurance premium)	

Assuming that you have now worked out your complete mortgage program that will assure you of that new house, it is important next to consider the fifth stage of your house building or buying program.

5. WHEN IS THE RIGHT TIME TO BUILD?

Even the best informed economists and housing authorities would probably not commit themselves to predicting the perfect time to build or buy your new house. As this book is being written there exists in this country the greatest housing shortage in the nation's history. Many materials are still unavailable, and there is still some shortage in skilled building labor. It will take many years to supply the demand for new homes, even after materials and labor become obtainable.

Barring unforeseen economic crises, the housing industry will not go backwards to pre-war levels. And that means that for many years you will not be able to use as a criterion of costs the 1939-1940 price tags for either new or resale houses. There will be cheaper

houses, to be sure, but probably only in the low-cost field. Mass production of houses and prefabricated houses, although definitely making progress, are still far behind customer demand. And these types of structures do not serve to answer the tremendous popular demand for acceptable custom-built houses.

If prices in housing are not stabilized, then there lurks the danger of killing the already-created millions of customers, for once housing gets beyond the economically sound reach of the home seeker, the market is automatically retarded. Too many people, in too many varied lines of business, are involved in the housing industry and its allied fields knowingly and willfully to place their product outside the realm of sales potentialities. The goose that laid the golden egg is still a fable, and not a fact.

Hence you have every reason to expect that once materials again become plentiful, and once labor and management have worked out their temporary adjustments, the house building industry will soar to heights never before anticipated, and you will be able to start the moving van on its way to your new home.

Value your banker's counsel. He has a far bigger financial stake in the transaction than do you. Consult with your local architect. He is in daily contact with builders and building supply dealers, and knows how to plan so that you will get the most house for your money.

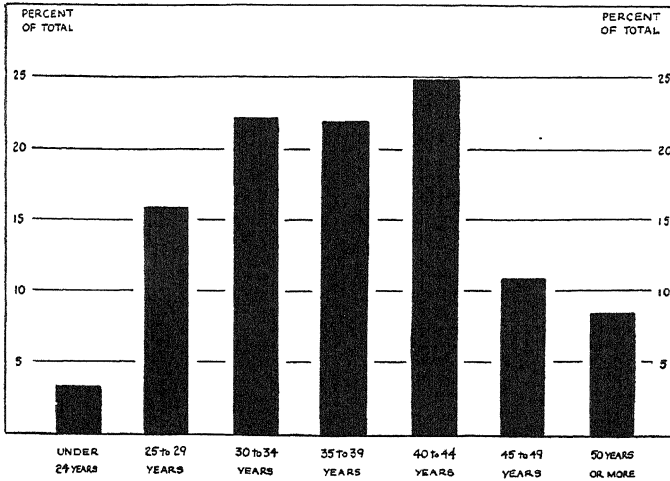
Plan your entire home buying program soundly and feasibly. Don't risk future happiness by hazardous quick decisions. A few weeks' or months' delay now in the biggest financial transaction of your lifetime is worthy of forethought and may save you many dollars and much regret later on.

Build right when **your** time is right. The impetus of fifty billion dollars and ten million people will, within the next ten years, of economic necessity, create the right time.

AMORTIZATION SCHEDULE

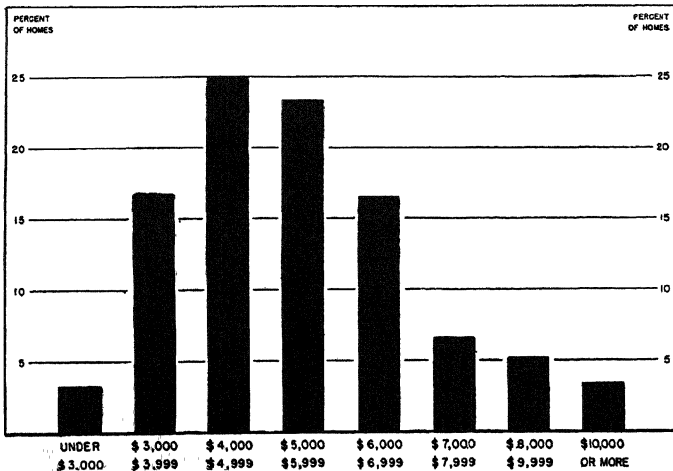
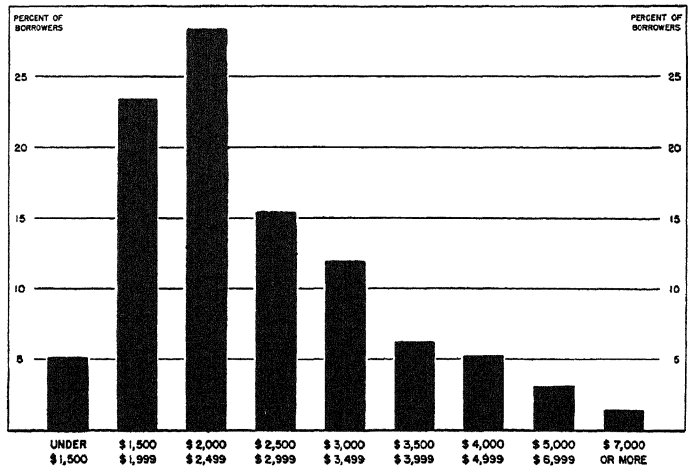
Showing equal monthly payment necessary to amortize a loan of \$1,000, at various yearly rates of interest.

Years	4 percent	4½ percent	5 percent	5½ percent	6 percent
1	85.15	85.38	85.61	85.84	86.07
2	43.43	43.65	43.88	44.10	44.33
3	29.53	29.75	29.98	30.20	30.43
4	22.58	22.81	23.03	23.26	23.49
5	18.42	18.65	18.88	19.11	19.34
6	15.65	15.88	16.11	16.34	16.58
7	13.67	13.91	14.14	14.38	14.61
8	12.19	12.43	12.66	12.90	13.15
9	11.05	11.28	11.52	11.76	12.01
10	10.13	10.37	10.61	10.86	11.11
11	9.38	9.62	9.87	10.12	10.37
12	8.76	9.01	9.25	9.51	9.76
13	8.24	8.48	8.74	8.99	9.25
14	7.79	8.04	8.29	8.55	8.82
15	7.40	7.65	7.91	8.18	8.44
16	7.06	7.32	7.58	7.85	8.12
17	6.77	7.03	7.29	7.56	7.84
18	6.51	6.77	7.04	7.31	7.59
19	6.27	6.54	6.81	7.08	7.37
20	6.06	6.33	6.60	6.88	7.17
21	5.88	6.15	6.42	6.70	6.99
22	5.71	5.98	6.26	6.54	6.84
23	5.55	5.83	6.11	6.40	6.69
24	5.41	5.69	5.97	6.27	6.56
25	5.28	5.56	5.85	6.15	6.45



AGE OF BORROWERS FINANCING HOMES UNDER THE F.H.A. PLAN DURING 1939

ANNUAL INCOME OF NEW HOME BUYERS UNDER THE F.H.A. PLAN, 1940



VALUATION OF NEW HOMES STARTED UNDER THE F.H.A. PLAN, 1935-1941

NATIONAL CONSTRUCTION STANDARDS



Federal Housing Administration is a government agency, created in 1934 by the Congress under the National Housing Act, to encourage improvement in housing standards and

conditions, to create a sound mortgage market, and to provide a system of mutual mortgage insurance. It establishes standards of construction and rates of financing, eliminating many of the hazards and abuses formerly prevalent in the house building field. Its appraisers determine long-range value, present and future desirability of neighborhoods, faulty or unsound construction, and hidden defects. It evaluates plans, specifications, materials, and workmanship.

FHA does not lend money. Instead it insures mortgages of approved banks and lending institutions against loss on loans made from their own funds, when certain requirements can be met, both by the borrower and by the property offered as security for the mortgage loan. Under this plan the borrower receives invaluable assistance against poor design, shoddy construction, and many other costly mistakes the unwary layman is apt to make, due to his lack of technical experience in house construction.

The Houses-of-the-Month shown in this book have all been designed to comply with

the standards and construction requirements of FHA. Minor adjustments may be necessary to meet local conditions.

National Adequate Wiring Bureau is a service and informational organization, sponsored jointly by the five major branches of the electrical industry. Operated, not for profit, in the interests of the public



and the building industries, its purpose is to assist these groups in understanding how to plan electrical facilities which will be adequate to meet present and future needs for today's homes.

The N.A.W.B. seal, stamped on the blueprints of your House-of-the-Month, is an additional guarantee that the electrical wiring plan has been checked and approved by this Bureau. It is your assurance that the needs of your electrical supply system will be met safely, efficiently, economically, and conveniently.

Electrical service in the home has almost doubled in the past ten years, and will increase even more as improved appliances and electrical equipment become available. All recommendations made by the N.A.W.B. are based on the Handbook of Interior Wiring Design, which is an all-industry standard of adequate home wiring.

PRICE TAGS FOR HOUSES

TODAY it is just short of impossible to affix a price tag to the Houses-of-the-Month shown in this book, or to any new custom-built house. Geographic locations of the building area greatly vary the costs of both materials and labor. Local building conditions and codes differ to such a wide degree that no unit scale is possible. Yet you as an interested home buyer would like to have some general idea of the approximate cost classification of each House-of-the-Month. A yardstick is shown below that will allow you to become your own fireside estimator on these houses.

SQUARES AND CUBES

Two methods of estimating approximate costs are commonly used. The more exact and the one most used by architects, builders, and appraisers is the square foot table. The more common quick appraisal is roughly estimated by cubage content of the house. All technicians use slightly different methods to compute estimates, knowing that final quoted prices can only be figured with complete working drawings, specifications, material lists, and building material and equipment price books.

Throughout the illustrated pages of this book you will note that both the square footage and the approximate cubage is shown for each house. The area or cubage is shown at the minimum for construction. For example, if the plans call for a utility room, then no figures have been added to take care of the estimate in the event a basement is to be added. You, then, must add the basement area to the figures shown. By reverse consideration, if a basement is shown on the basic plans, and you do not intend to include it in your warm-climate house, then the basement area can be deducted from the figures shown. Here some space would have to be added for a substitute utility room.

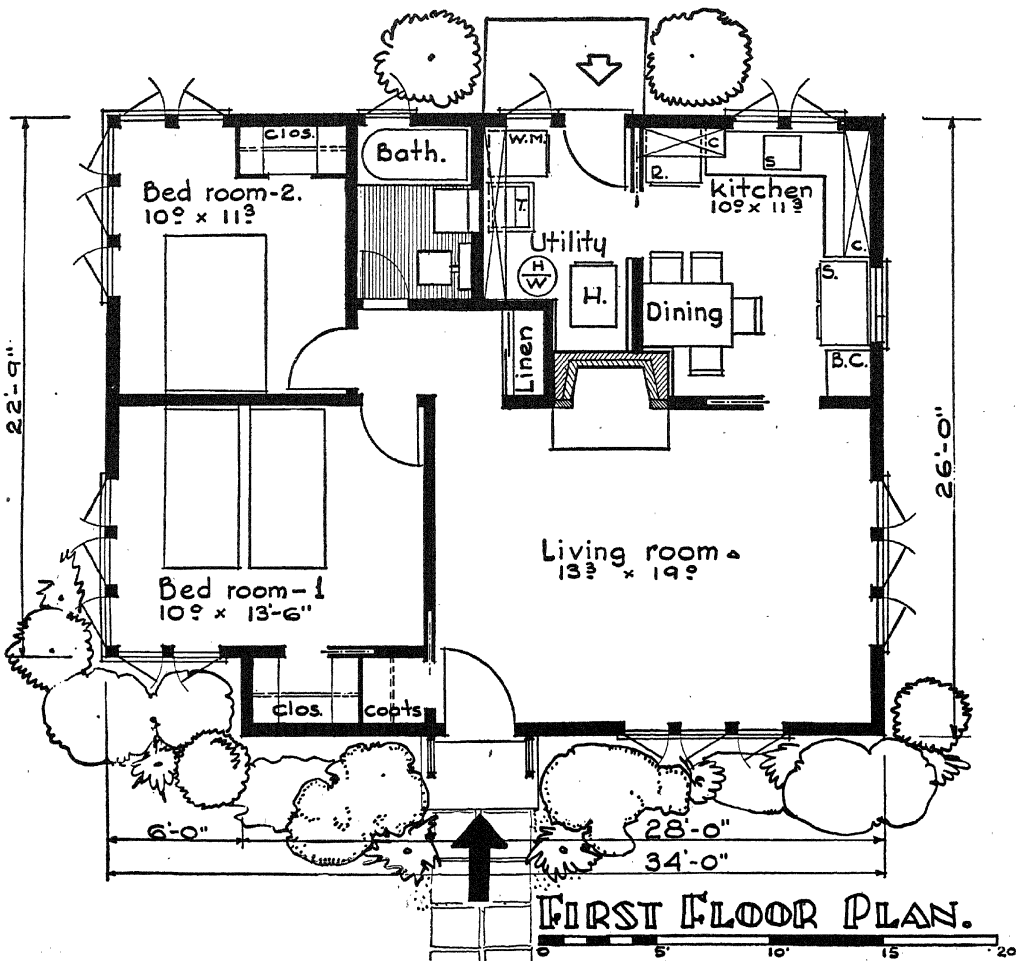
Remembering that only your builder can give you an exact and final building cost figure, and that this rule-of-thumb yardstick is merely for your generalized fireside consultations, make local inquiry as to the estimated cubage cost in your community. By then multiplying the approximate cubage shown for each house by the per cubic foot estimate building cost, you will be able to catalogue the Houses-of-the-Month that interest you most into a general price category.

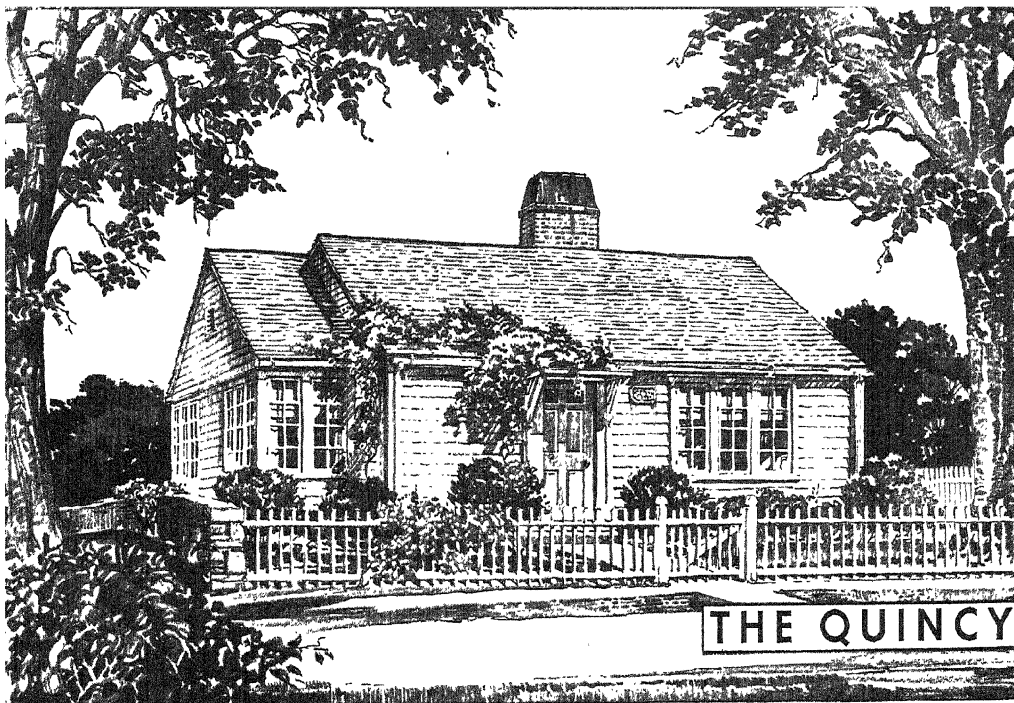
THE QUINCY

AREA	Sq. Ft.
House	864
Full Basement	864
Detached Garage	200

Approximately 12,000 Cu. Ft.

Overall Dimensions
34' 0" × 26' 0"





FOR A FAMILY of limited income but unlimited good taste, The Quincy, with its four rooms, is styled after early Colonial architecture. Measuring thirty-four feet overall in width, and extending to a depth of but twenty-six feet, it makes practical use of every square inch of space. The kitchen-dining room with its economy of space has a sink beneath the double windows that look onto the rear garden, and plenty of cabinet room and a broom closet. Two unusual features make this kitchen a joy to work in—an ingenious panel of glass block above the stove, insuring a great deal of light on the cooking surface without the necessity of curtains or shades that would create a fire-hazard, and a built-in exhaust fan in this panel which provides additional comfort.

The main entry with its protective hood leads directly into the living room, where large stretches of unbroken wall space permit a variety of furniture arrangements. Cross ventilation and light come from six casement windows, and the cozy atmosphere is enhanced by the log-burning fireplace along the inner wall.

Bedrooms are always important, and, although this house is small, the front room overlooking the street allows for twin beds and has an ample clothes closet with sliding doors. There is a closet in the back bedroom, too, and both sleeping rooms have charming large corner casement windows. A linen closet is located in the small hall which connects both bedrooms with the colorful bath, which has linoleum walls that are easy to keep clean.

Also in the interest of economy of space and expenditure, The Quincy can be built without a basement, so the plan shows a compact utility room adjoining the kitchen. It serves as the rear entrance, and the housekeeper will appreciate the built-in washing machine, the laundry tray, and the spacious shelves for storing household equipment. With the heater in this room, the house will heat inexpensively.

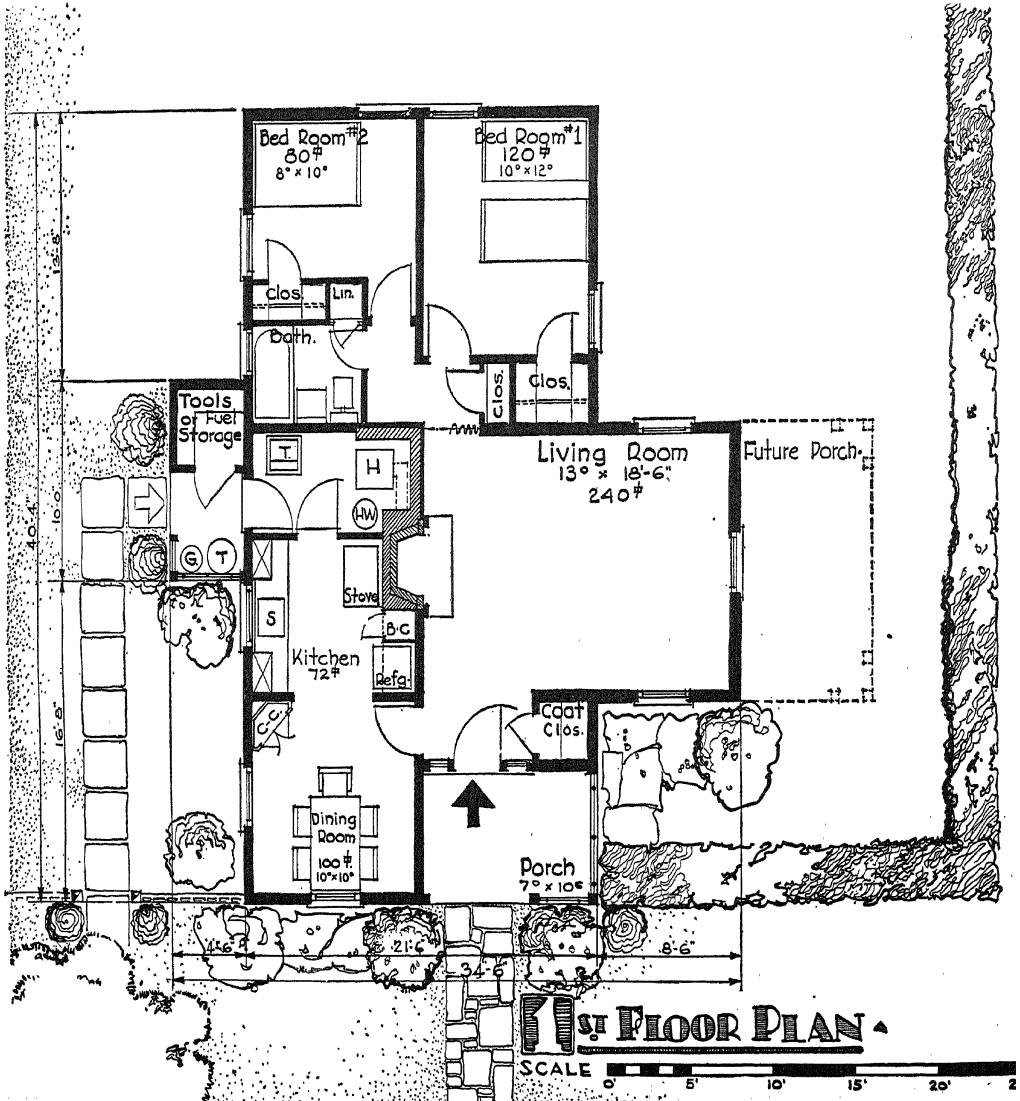
THE FAIRFIELD

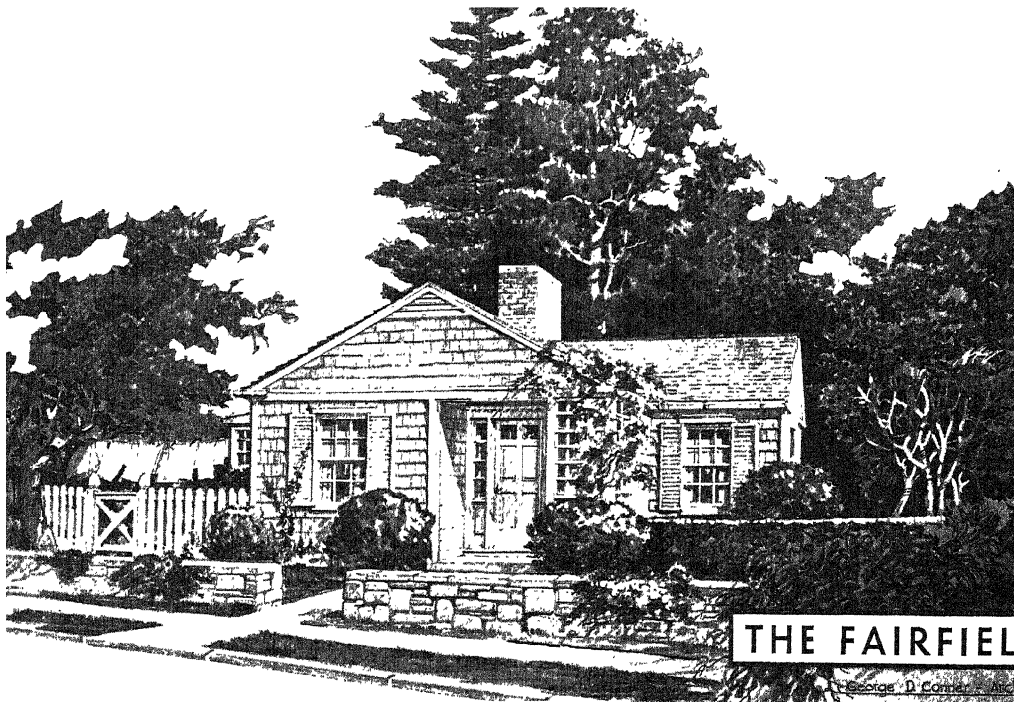
AREA	Sq. Ft.
House	1,030
Partial Basement	567

Approximately 14,000 Cu. Ft.

Overall Dimensions

34' 6" X 40' 4"





ACCENT ON PRIVACY . . . that's one thing you'll note about this Vermont Colonial cottage called The Fairfield. The living room has three exposures, not all on the front, but on the side of the house for privacy. And the bedrooms are a unit at the back, well separated from the rest of the home.

The spacious living room is adjacent to the kitchen and dining room. It has ample window space and cross ventilation, and yet adequate wall space is available for placing of furniture. This is true also of the bedrooms, where clever placement of windows allows that precious wall space needed for arranging beds and chests. All five rooms have closet or storage space of one type or another, and all together the house boasts seven closets, including a coat closet just to the right of the entrance door, a linen closet conveniently placed inside the bathroom, and a broom closet tucked alongside the refrigerator in the kitchen. One bath serves both bedrooms by way of a small hallway joining them with the front room.

Steps are cut to a minimum for the homemaker with kitchen and dining room almost one unit, and also with the heating plant on the same floor, put in the tidy little utility room which also doubles as a laundry with a stationary laundry tub, and serves besides as a kitchen entry from the backdoor. By placing the utility room on the ground floor of this one-story cottage, you can hold construction cost to a minimum, for no basement is necessary. This concentration of plumbing and heating will make maintenance of this home economical. However, should a partial basement be desired, it can easily be placed beneath the living room, with inside stairs leading to it.

For charm of living, the front room has a wood-burning fireplace, and there is the possibility of a future porch extending from the end of the living room. Overlooking a garden plot, this porch will add to The Fairfield's accent on privacy.

THE SAGINAW

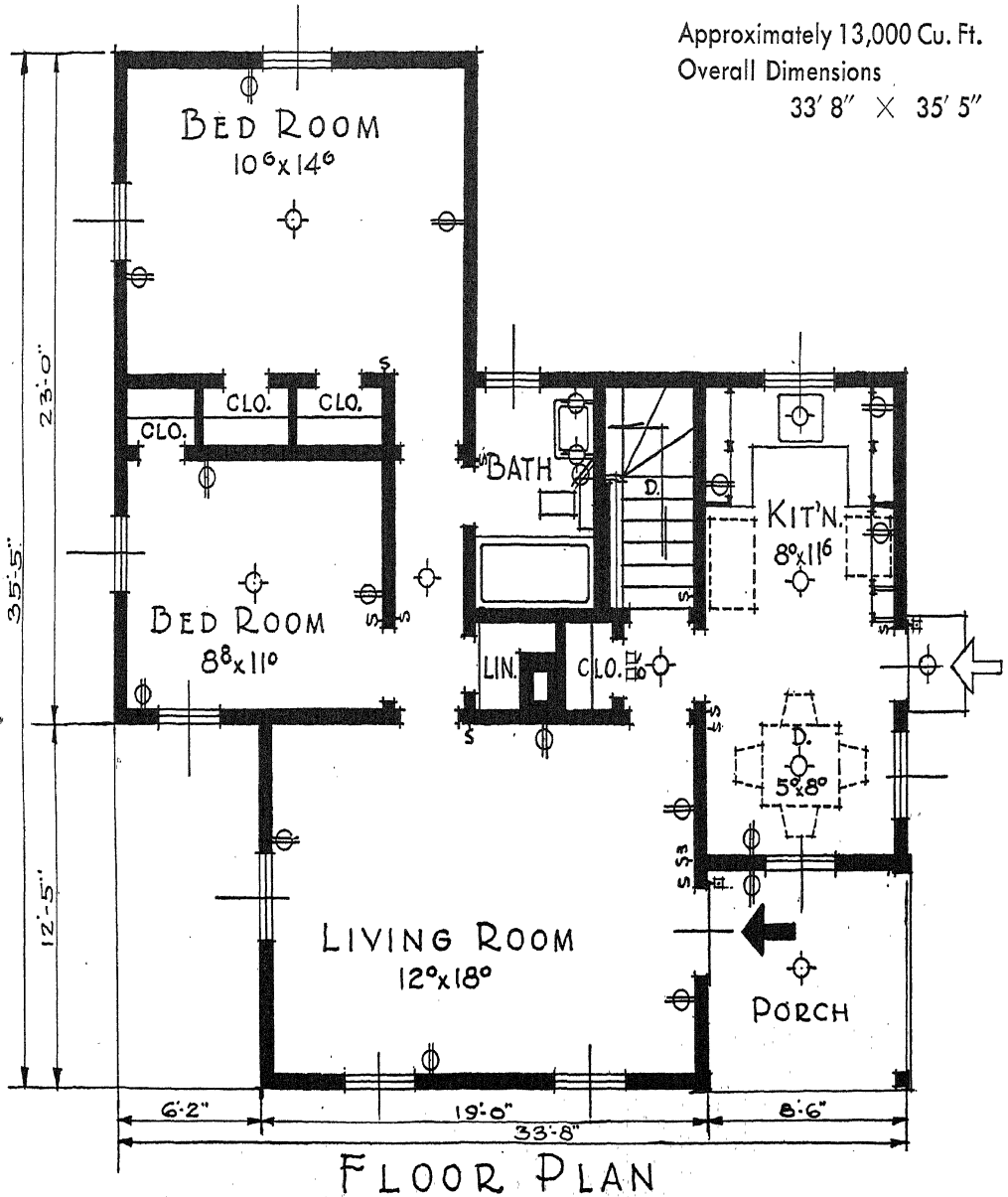
AREA	Sq. Ft.
House	914
Partial Basement	266

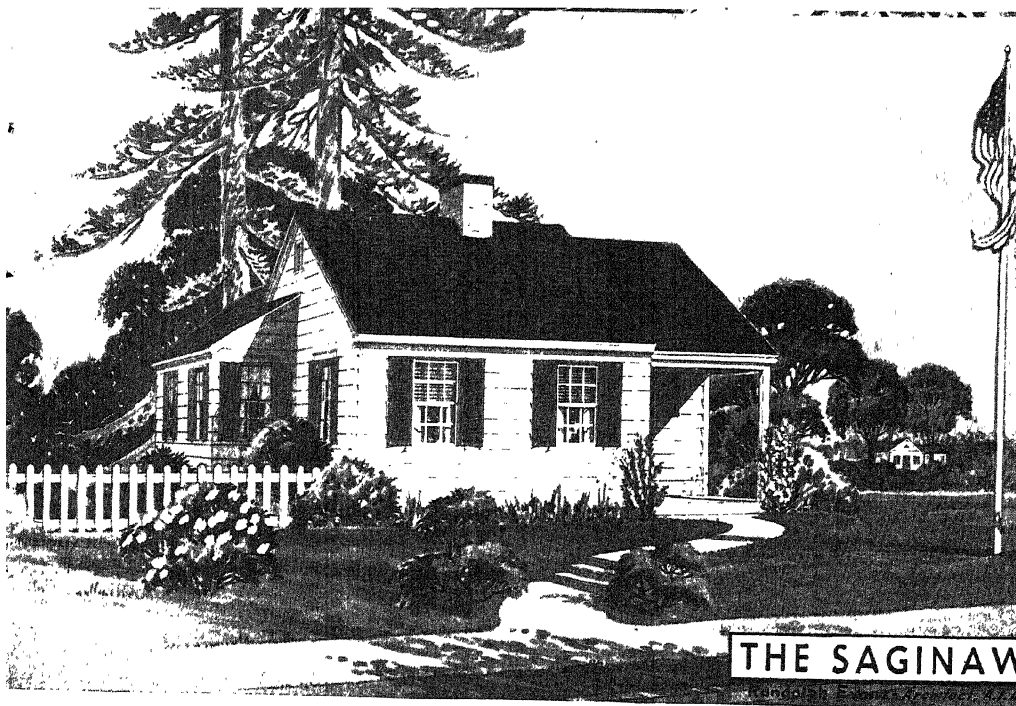
TOTAL 1,180

Approximately 13,000 Cu. Ft.

Overall Dimensions

33' 8" × 35' 5"





A COTTAGE that is as thoroughly American as the Fourth of July and big enough for a moderate size family, The Saginaw offers a compact four room house that is really charm in a small package. There is not a main room in the house that does not have cross ventilation, and the kitchen is designed with a three-way ventilation so as to catch whatever breeze is stirring from any direction. A weather eye has been kept on the housekeeping budget, for the kitchen is a step-saving, all-convenience room that will make for efficiency.

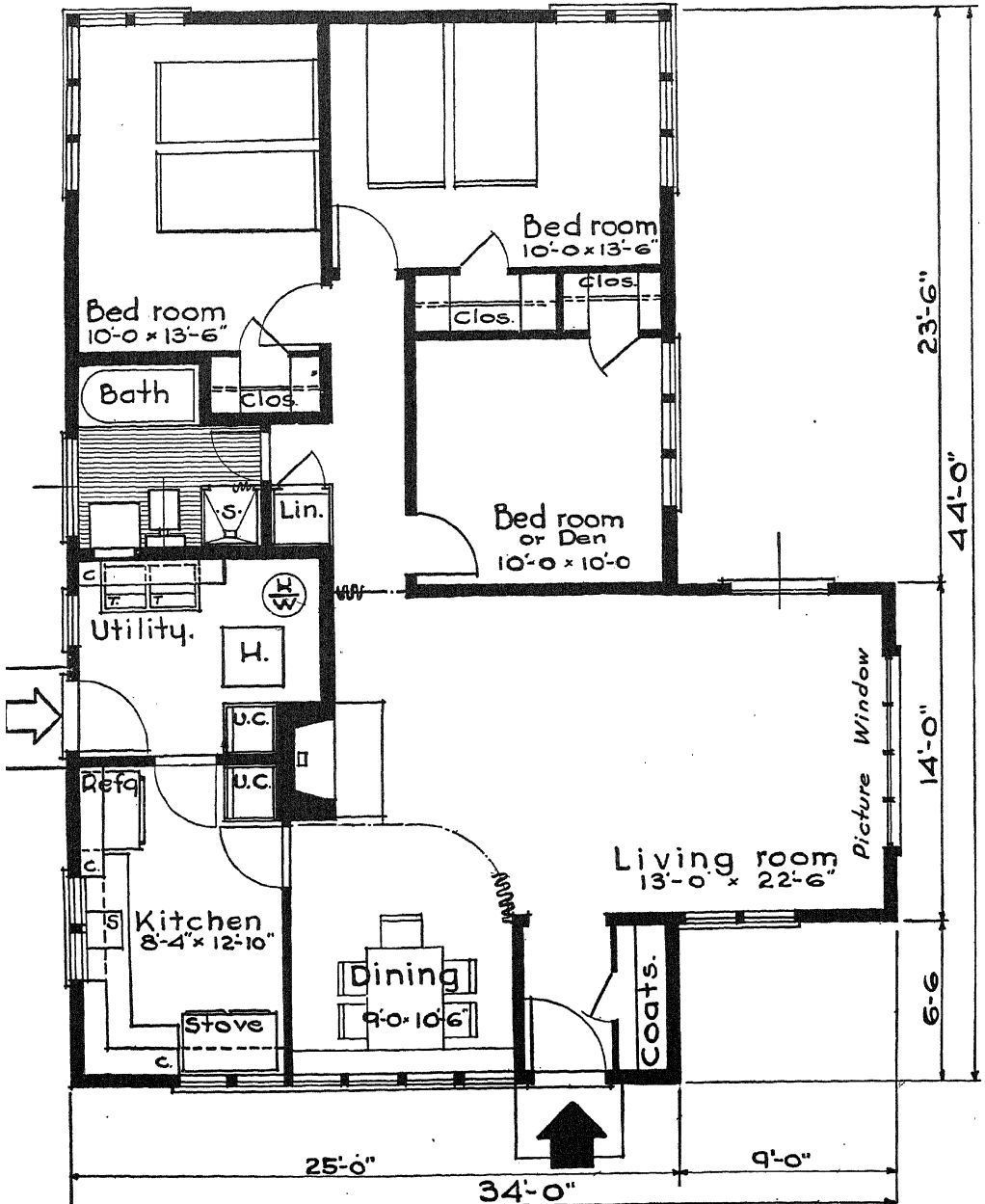
Welcome news to housewives is the abundance of closet space for a house of this size, with two over-sized closets in the master bedroom, a large closet in the second bedroom, a coat closet convenient to both front and side entrances, and a linen closet close by the bathroom. The living room is of the shape and size best adaptable for furniture arrangement, and the central chimney is so located that a fireplace may be installed in the living room if desired, to provide a focal point for decoration and for cheery family gatherings on cool winter evenings.

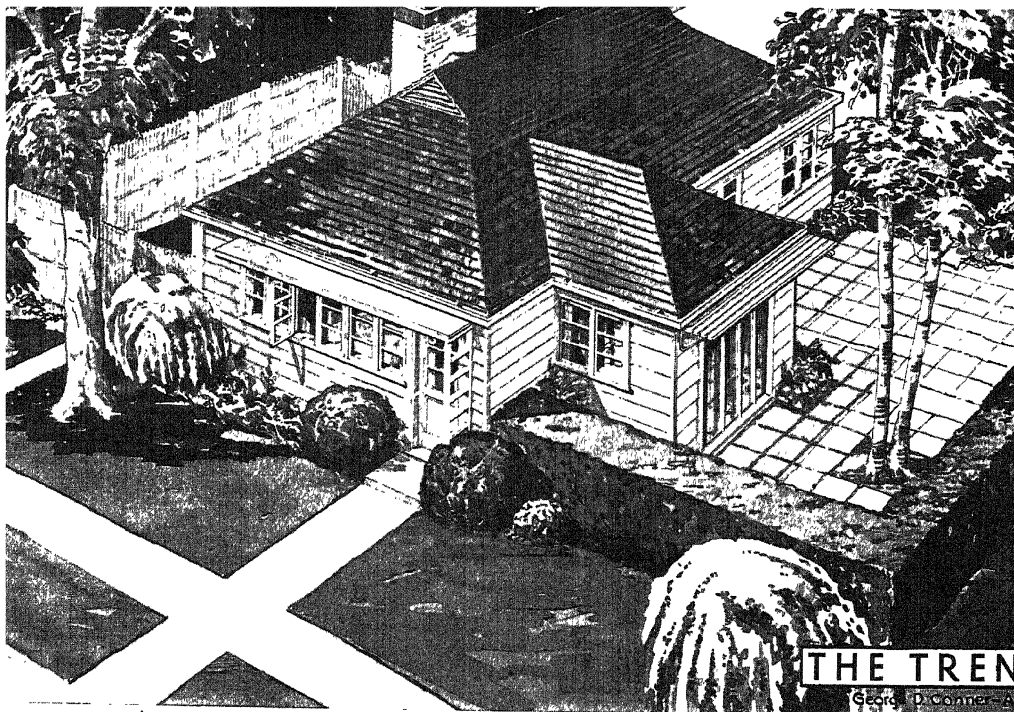
The bathroom, with its recessed tub, is convenient to both of the bedrooms. These comfortable rooms are away from street noises toward the back of the house, and offer not only two windows in each room for air and sunshine, but also adequate wall space for bedroom furniture arrangements. In the kitchen, an ample dining alcove is just far enough away from the work center so that the children will be out from under the feet of the busy housewife. The easily accessible basement furnishes a lot of clean, dry storage space for sleds and bicycles and the usual paraphernalia.

This charming Cape Cod cottage, with white shingles or wide clapboards laid wide to the weather, and with matching green roof and shutters, is compact, convenient, and attractive.

THE TRENT

AREA	Sq. Ft.	
House	1,226	Approximately 14,000 Cu. Ft.
Partial Basement	228	Overall Dimensions
Detached Garage	285	34' 0" × 44' 0"





DESIGNED for gracious living and entertaining, The Trent is a Modern suburban cottage. The large living room, a friendly setting for get-togethers with family and friends, features a log-burning fireplace along the inner wall, and directly opposite a picture window overlooking a paved terrace. With a total of seven closets, each of the five rooms has ample light and ventilation because of the extensive window space which is arranged to give a maximum of wall space. The main entry with its hooded shelter leads to a small hall with a convenient coat closet.

The dining space is in the alcove on the street side and may be separated from the living room, if desired, by means of a curtain on a ceiling track. Adjoining is the large kitchen having cross ventilation, and cabinet and case space for all necessary equipment. The service entry is through the utility room, which houses the heating unit, the laundry trays, overhead cases, and a utility cabinet for ironing board, brooms, mops, and other equipment.

The bathroom, convenient to all three bedrooms, has not only a recessed tub, but a stall shower as well. A handy linen closet is located just outside the door of this room. Placed in the rear to insure the maximum of privacy and quiet, the two larger bedrooms each have corner windows and excellent closet space. The third bedroom, next to the living room, may be used as a den or study, since the unusual amount of wall space offers many possibilities for furniture.

Although this house was designed without a basement, a partial one may be included for those who require it by the placement of a stairway in the utility room, and the transfer of the heating and laundry equipment to the newly created space below.

THE VERNON

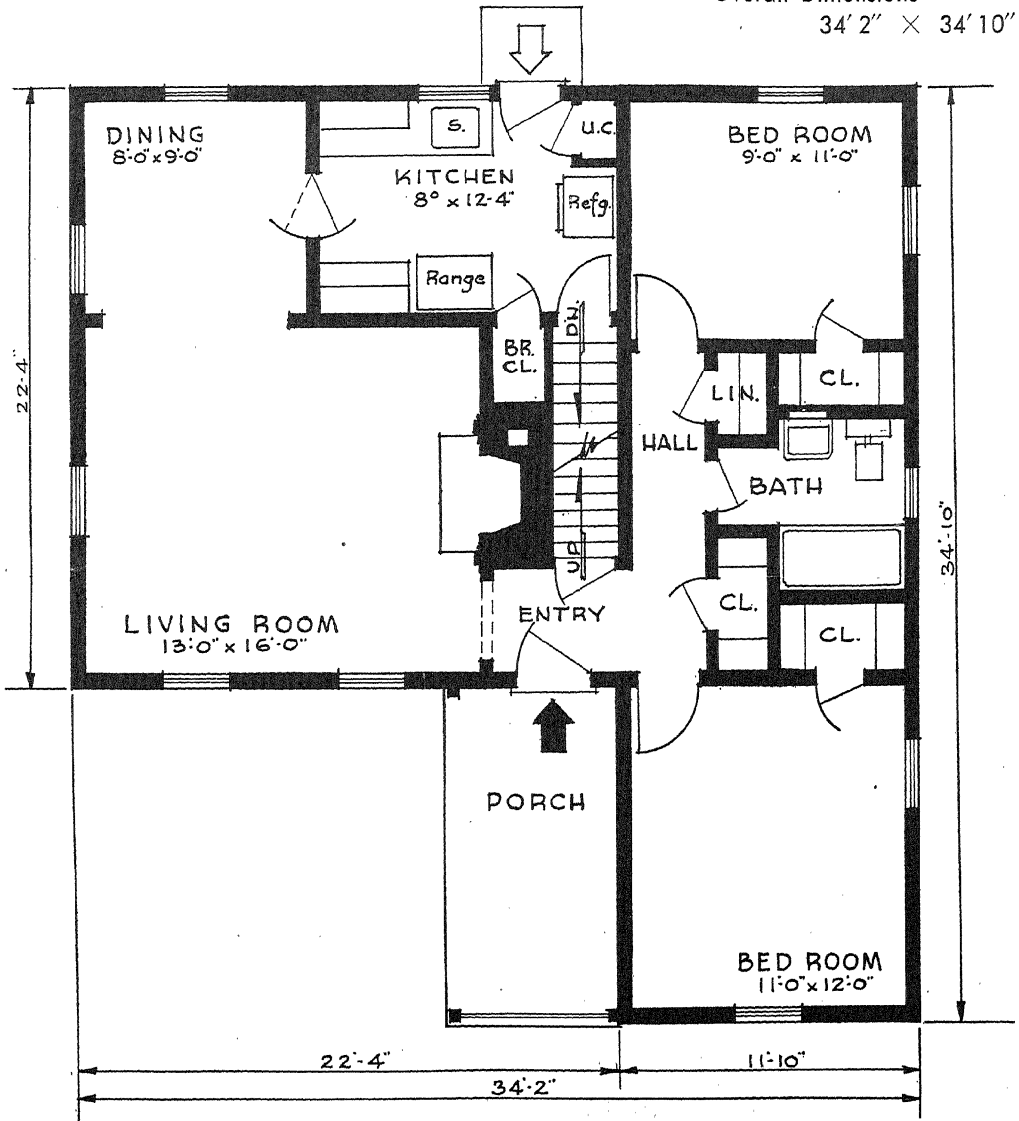
AREA	Sq. Ft.
House	1,007
Partial Basement	326

TOTAL 1,333

Approximately 14,000 Cu. Ft.

Overall Dimensions

34' 2" × 34' 10"



FLOOR PLAN



TAKING its inspiration from the concepts of comfortable living bequeathed to us by our nation's founding fathers, The Vernon incorporates into its design all of the most modern conveniences. This charming house was planned to create the impression of a rambling New England farm house and yet be compact enough to facilitate economical construction, and capable of being placed on a plot of only fifty feet of street frontage.

Functional simplicity is the keynote not only of room lay-out, but also of exterior design. It meets the requirements of a small family that insists on an attractive and sizeable living room with plenty of light and air.

The living room is altogether delightful, with a large fireplace and plenty of wall space for the advantageous placing of furniture or bookshelves. The dining space is separated from the living room only by a wide open archway.

To be truly functional, as much space as possible in a small house should be available for more than one single use. The dining room, used only for short periods two or three times a day, is the least useful living space in a house. A family that likes to break through tradition might wish to eliminate entirely the division between the living room and dining room, and thus produce a truly enormous living room. The rear end of this could be used for setting up the dining table, but left free for other family uses all the rest of the day.

Adjacent to the dining room or alcove is the well-planned kitchen, with a roomy broom closet and a utility closet near the rear entrance, for coats and overshoes.

Occupying the right wing of this American Colonial house are the two bedrooms, each with cross ventilation and a large closet. The bathroom, with its recessed tub, is between the bedrooms.

THE PIEDMONT

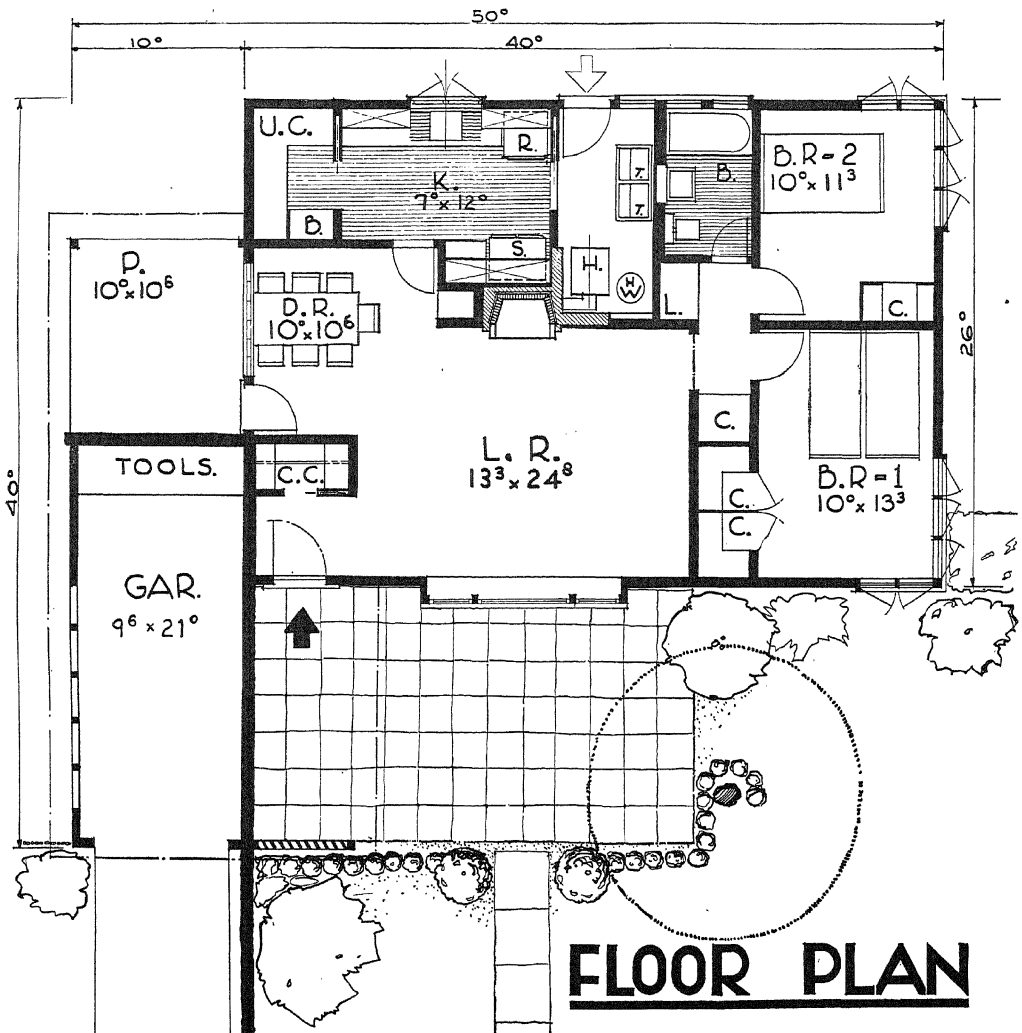
AREA	Sq. Ft.
House	1,040
Porch	105
Garage	227

TOTAL	1,372
Full Basement	1,040

Approximately 13,000 Cu. Ft.

Overall Dimensions

50' 0" × 40' 0"



FLOOR PLAN



PUT THIS HOUSE where you have a view. The front room is drenched with light through the picture window, and the patio is a boon to sun-lovers. The Piedmont is a modern one-story mid-west house that may be built of redwood boards left unpainted, with charming contrast secured by colored trim and sash. The stone wall between the entrance porch and car port presents an interesting façade, and, while serving as a shield for the garage, also forms a windbreak for the terrace.

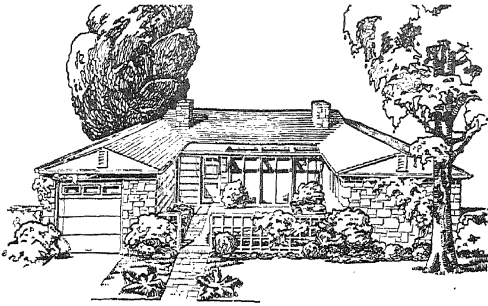
The unusually large living room, with its log-burning fireplace and broad window, provides ample room for the dining alcove which receives light from an insert of glass block in its wall, and a door opening onto the rear garden porch. Adjoining the dining alcove is a superbly designed kitchen, with the sink under its rear windows, built-in cases, and a large utility closet. From the kitchen it is but a step to the heater room where the heating unit and laundry trays are right at hand.

Although this four room house is designed without a basement, one may be included if the owner desires by placing a stairway where the heater room is now shown.

The two bedrooms of this house stretch along its right wall. Each is brightly lighted by attractive corner windows. The smaller room contains a single closet and the larger is equipped with twin closets. Both bedrooms have easy access to the bathroom.

Besides the kitchen utility and broom closets, there are six other closets, including the linen closet conveniently placed right outside the bathroom door, and the coat closet by the front entrance.

In every way The Piedmont is adapted to casual living in close touch with the out-of-doors.



Alternate Rendering showing Pitched Roof

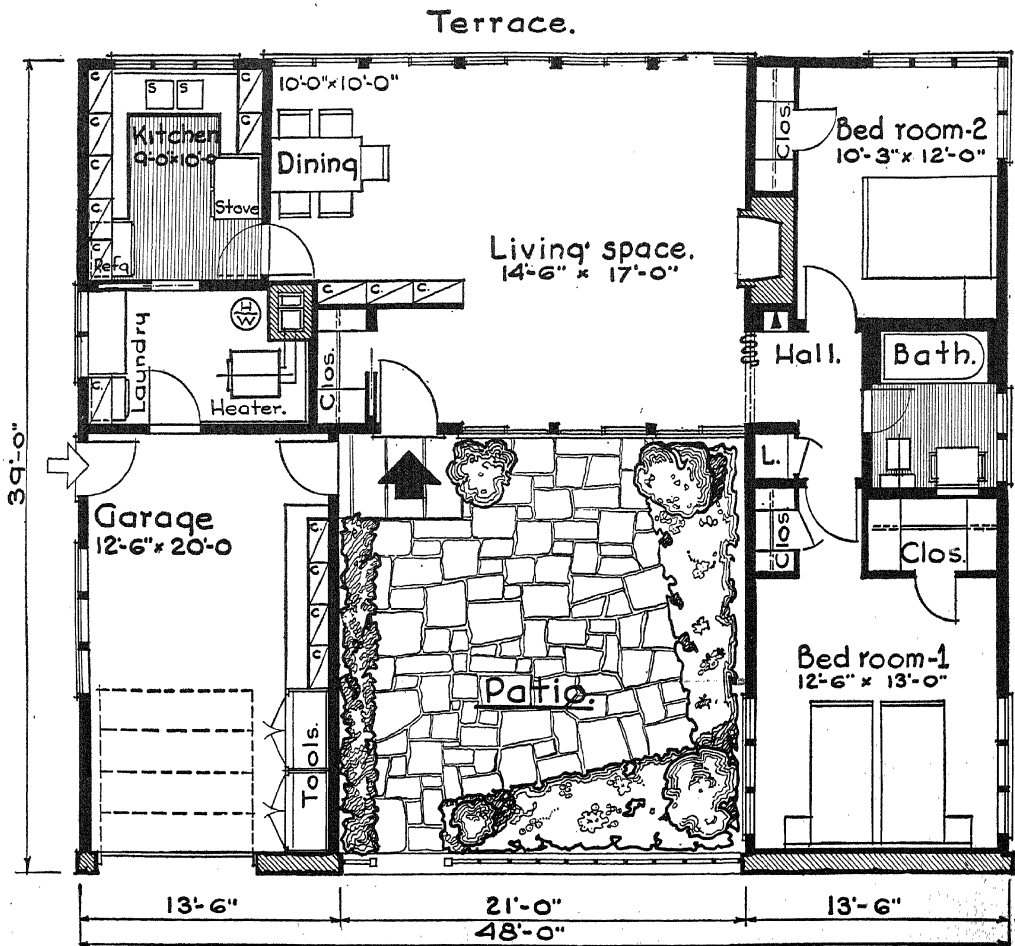
THE ULSTER

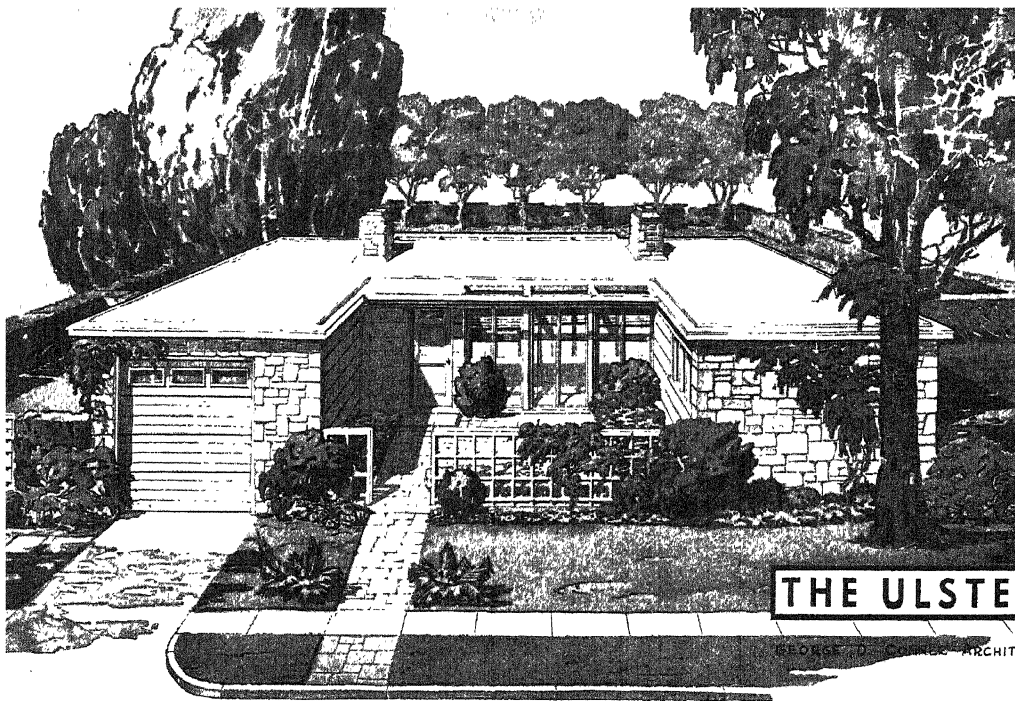
AREA	Sq. Ft.
House & Garage	1,431
Partial Basement	633

Approximately 13,000 Cu. Ft.

Overall Dimensions

48' 0" × 39' 0"

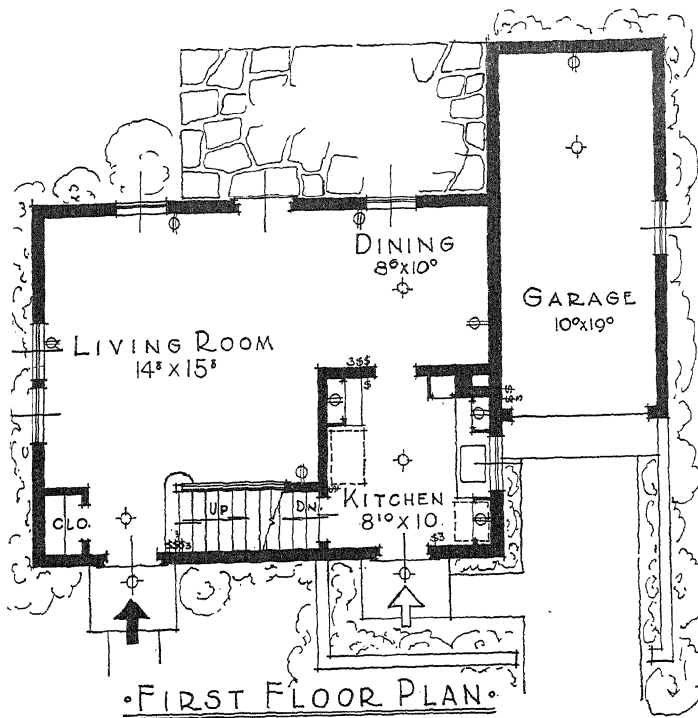




INDIVIDUALITY PLUS! The four rooms of this one-story house have a stunning floor plan. It is in the shape of an inverted "U", with the living and dining area in the rear, the sleeping quarters in the right wing, and the garage, utility room and kitchen in the left wing. Then in the center of the "U" is an open area—a delightful flagstone patio. The main entry is into the living room, which looks out on this patio through a complete glass wall composed of full depth windows that slide horizontally.

To utilize the maximum efficiency of solar heating, this house should face north so that the rear receives the southern exposure. In the living room cases and a plywood partition shield the dining space from the front door, forming a semi-foyer equipped with a closet large enough for guests' clothing. The bedrooms along the right wing both have cross ventilation. The master bedroom has triple windows on opposite walls, and two closets—a large one for "her", and a standard size closet for "him". The other bedroom has excellent wall space because of its corner windows, and a regulation closet. The bathroom, with its linen closet just outside the door, is well placed so as to be easily accessible from all parts of the house.

The kitchen is also designed on the "U" plan, which is by far the most practical type of lay-out. Three windows above the working area permit an excellent view of the rear garden—especially handy for supervising children at play. The adjoining utility room, with sliding door between, houses the laundry and heating equipment. This house, without a basement, would be ideal for a panel heating system with pipes in the floor. A forced air conditioning heating system would be equally good. If a partial basement is desired, the utility room may be changed to a service entry. The flat roof shown on The Ulster may be changed to a pitched roof. Consider this house well if you want few rooms on one floor, and an abundance of light and air.



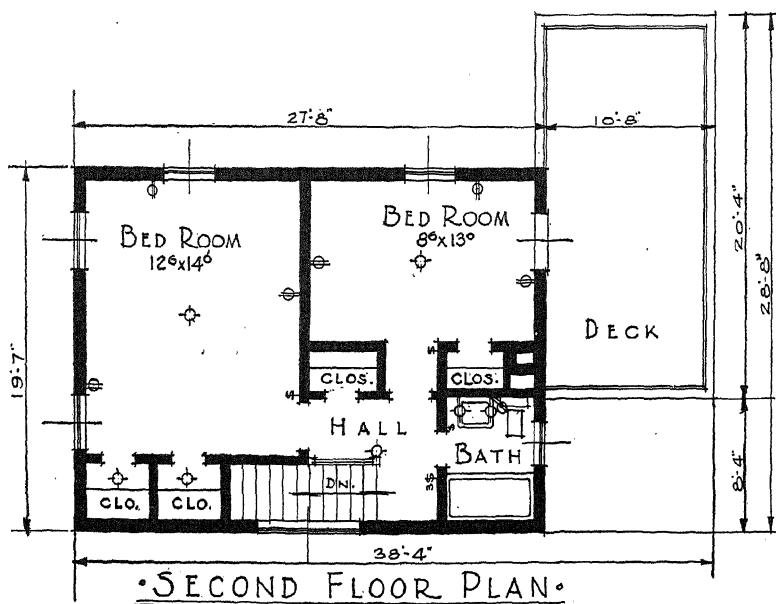
THE LINCOLN

AREA	Sq. Ft.
1st Floor	540
2nd Floor	540
Partial Basement	280
Garage	211
TOTAL	1,571

Approximately 13,000 Cu. Ft.

Overall Dimensions

38' 4" X 28' 8"





BUILD THE Lincoln with a dark slate roof against a background of rugged hills, or place it, with a blue asphalt shingle roof, on a sun-washed beach, and you will own a house that blends charmingly and appropriately into either setting.

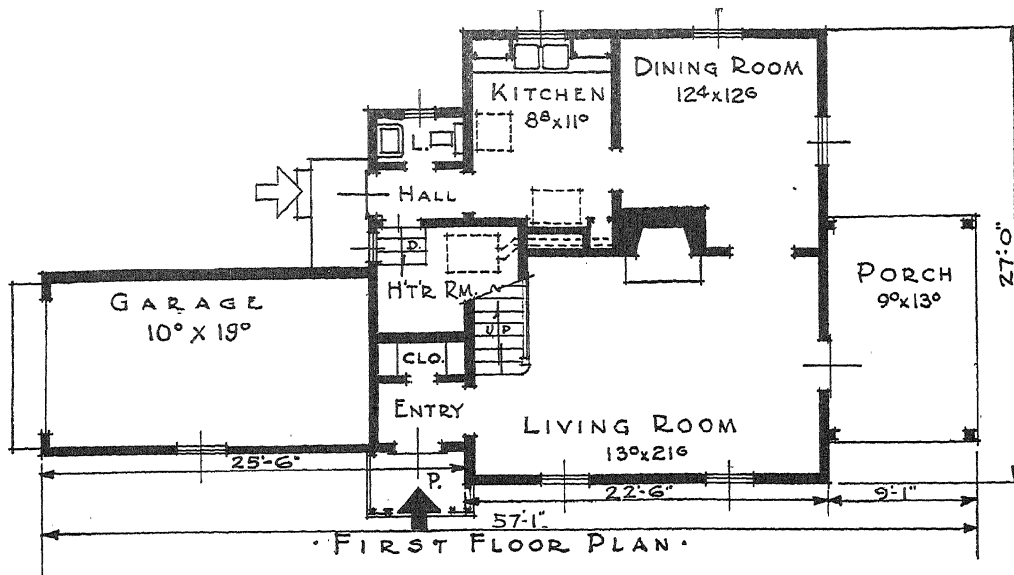
This attractive home for the small family is as modern as television, without striving too hard for effect. The large living room, and the dining room that opens directly off it, make practically the entire first floor open and available for constant living space.

An unusual lighting effect is obtained from the large second floor window at the head of the stairs. This permits a flood of light to flow down into the living room from the stair side, which has no windows of its own downstairs. In addition, there are five other windows that light the living space and give three-way ventilation.

Closet space is provided in abundance with two roomy closets in the master bedroom, a large closet in the second bedroom, a linen and storage closet in the upstairs hall opposite the bathroom, and a coat closet to the left of the main entrance door.

With five rooms conveniently arranged on the two stories, The Lincoln presents myriad opportunities for healthful living. In addition to the stone flagged terrace that opens off the living and dining rooms, the flat roof of the garage offers an ideal opportunity for outdoor sleeping and sunbathing. The flagged terrace downstairs can be roofed and glass-enclosed if desired.

Location of the kitchen door in the front of the house gives perfect symmetry to this facade, yet the high wall in front of it, together with the side wall extending from the garage, screens the kitchen entrance effectively, and thus eliminates the possible objectionable feature of a front entrance to the kitchen.



THE ENDICOTT

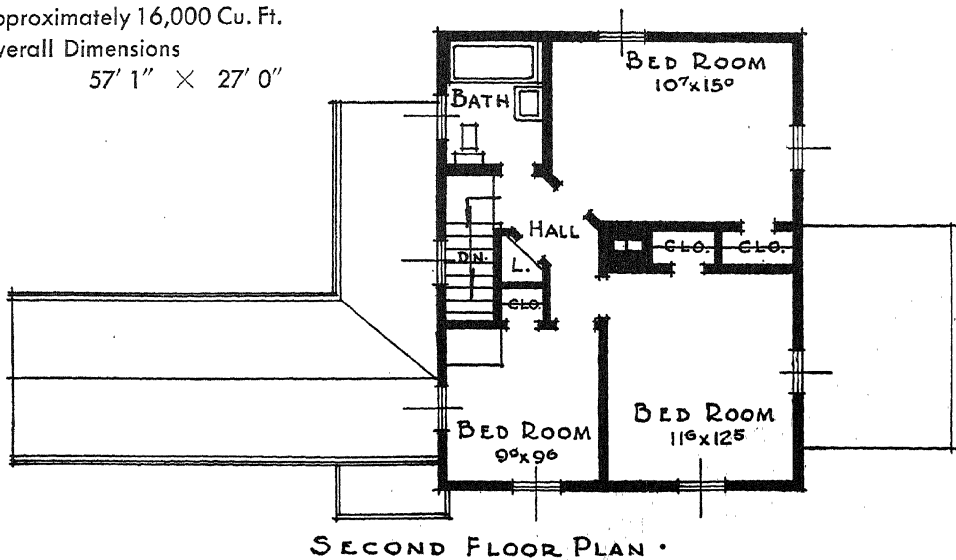
AREA	Sq. Ft.
1st Floor	729
2nd Floor	607
Garage	214
Porch	118

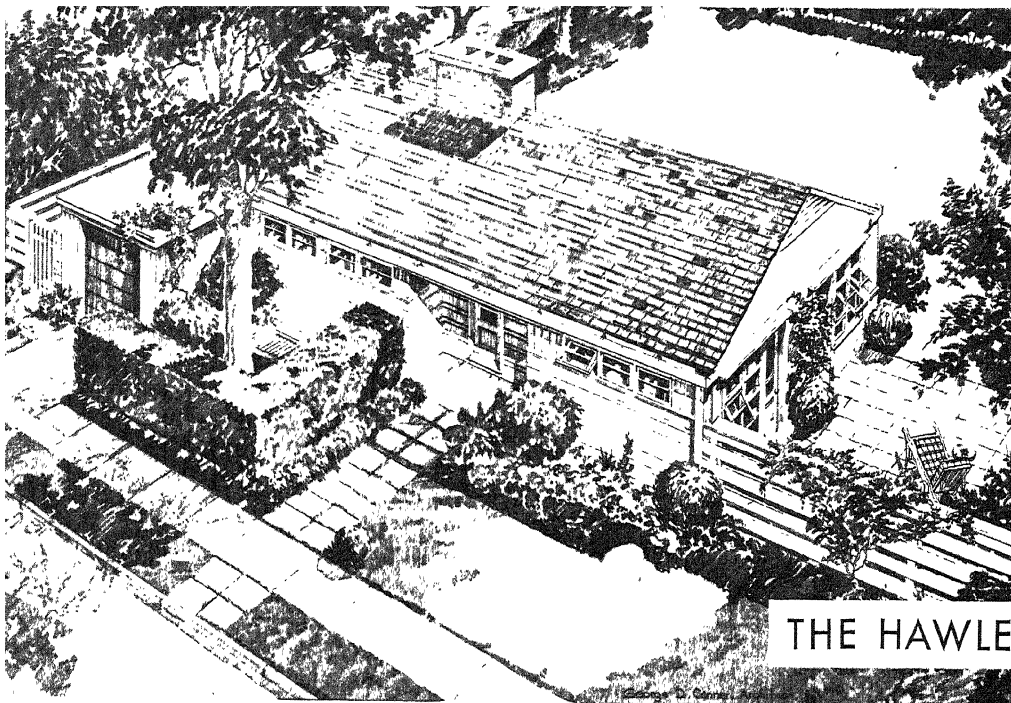
TOTAL 1,668

Approximately 16,000 Cu. Ft.

Overall Dimensions

57' 1" x 27' 0"

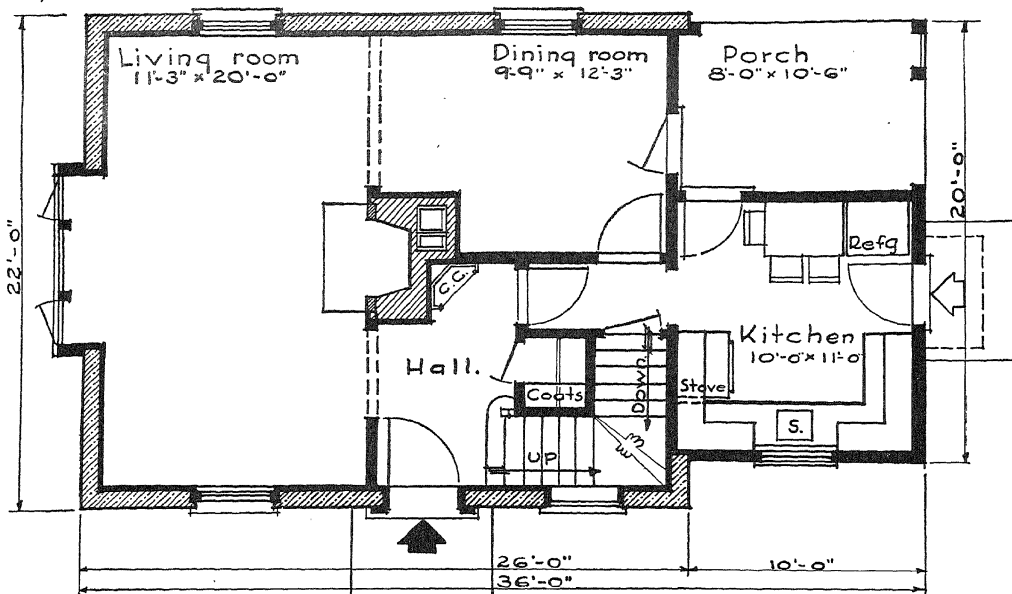




THE HAWLEY is a five room modern one-story house which employs the theory of solar heating by inviting the sun's rays through large areas of glass. For full benefits of solar heating, this house should face in a northerly direction so that the major rooms are toward the south. Note the roof overhang, which protects the large glass areas from intense heat of direct rays in summer. When the sun is lower in the winter, the rays enter and reduce fuel bills materially. Awning-type windows are shown, although double-hung or casement windows may be substituted.

In the living room, a large picture window frames the outdoor garden. There is a great deal of the always highly-prized wall space in this living room, which has a unique and attractive fireplace. To the left of the living quarters, there is a sizeable dining room with lots of windows on its two exposures. There is a back hall leading to kitchen, garage, and basement stairs. In the kitchen utility is emphasized . . . with a sink beneath the window, many cupboards, long work counters, a storage closet, and even a breakfast nook beside the door to the front hall.

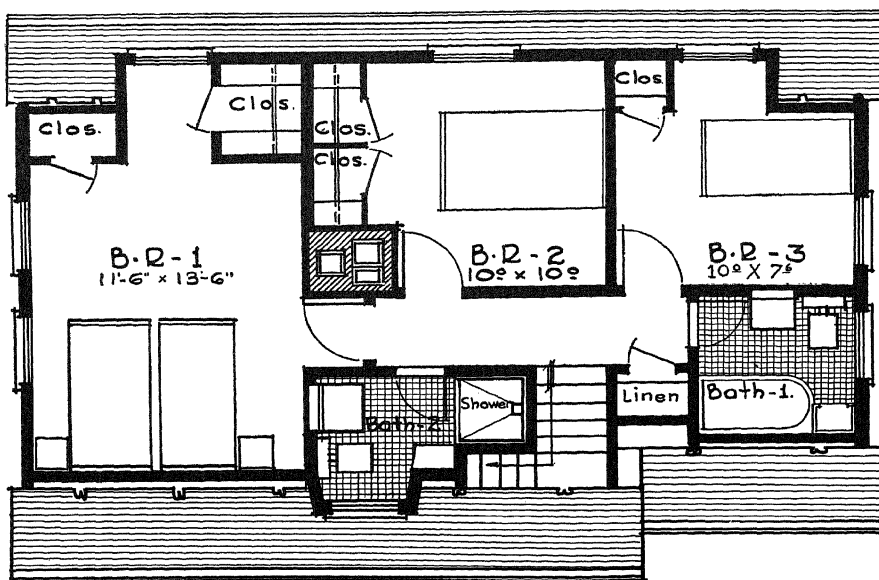
Two bedrooms, each with double exposure and large closets have doors leading to the side terrace, an ideal area for outside living. The bathroom is unusually convenient to the whole house. There is a linen closet near the bathroom, and a coat closet in the front hall. The well conceived attached garage has its own tool closet which will be welcomed by the man of the house, and there is an extra storage closet to the rear of the garage. Heating unit and laundry tubs can be placed in the partial basement beneath the kitchen, or a full basement can be substituted if desired.



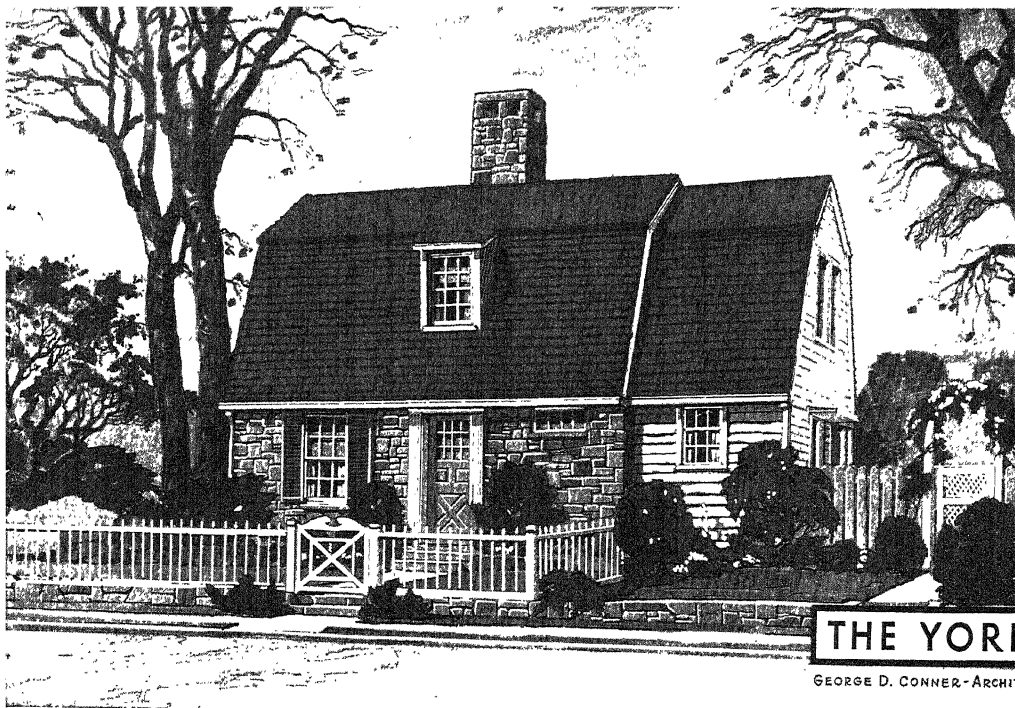
THE YORK

FIRST FLOOR PLAN.

AREA	Sq. Ft.		
1st Floor	777	Detached Garage	240
2nd Floor	648	Approximately 14,000 Cu. Ft.	
Partial Basement	308	Overall Dimensions	
TOTAL	1,733	36' 0" x 22' 0"	



SECOND FLOOR PLAN.



THROUGH the swinging gate up the walk to the sturdy front door of The York, you will enter a house of fieldstone and clapboard that was inspired by Dutch Colonial architecture. The door might be painted a bright blue to match the other trim. It is a two-story house with six rooms, and with a large overhanging roof, relieved by a dormer window, that gives a feeling of spaciousness.

The inviting center hall has a guest closet, and a charming and decorative corner cabinet to hold a prized collection. The stairs are lighted by a high window at the landing. Upstairs, the master bedroom at the left occupying the space over the living room has two individual closets, and three windows for cross ventilation. The adjoining bath has a shower stall—a "must" for the master of the house. At the back of the upper hall is a second and smaller bedroom with a spacious double closet, and a window overlooking the rear garden. Another room of similar size in the right wing may well be used as a nursery, maid, guest or sewing room, or merely as a small upstairs den or studio. A second bath with regulation tub opens onto the hall to serve this and the other bedroom at the back. Note the ample linen closet just outside the door of this bathroom.

On the main floor, the extremely pleasant living room has three exposures. It has an attractive bay window in the left wall, opposite which is the wood-burning fireplace. The dining room to its right overlooks the garden, and has a door onto the porch which gains so much privacy by being at the back of the house. The kitchen, with its service entrance and door to the porch, has enough room to accommodate a breakfast table, and has many wall cabinets over and near the window-lighted sink. There is a basement for heating equipment and laundry.

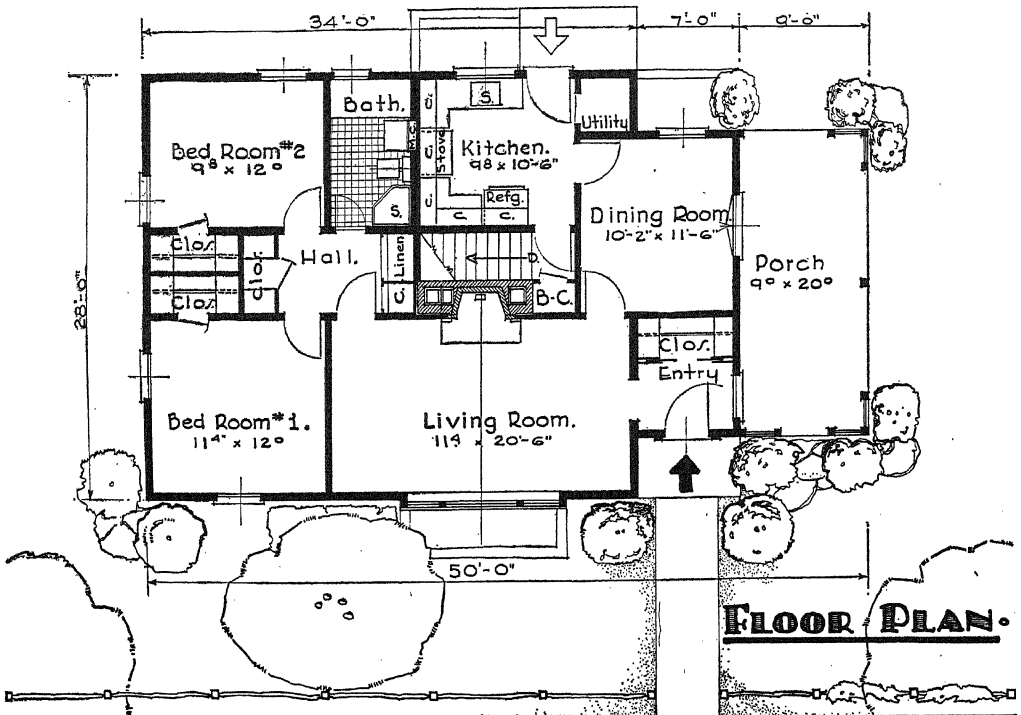
THE JUDSON

AREA	Sq. Ft.
House	1,092
Partial Basement	604
Porch	180
TOTAL	1,876

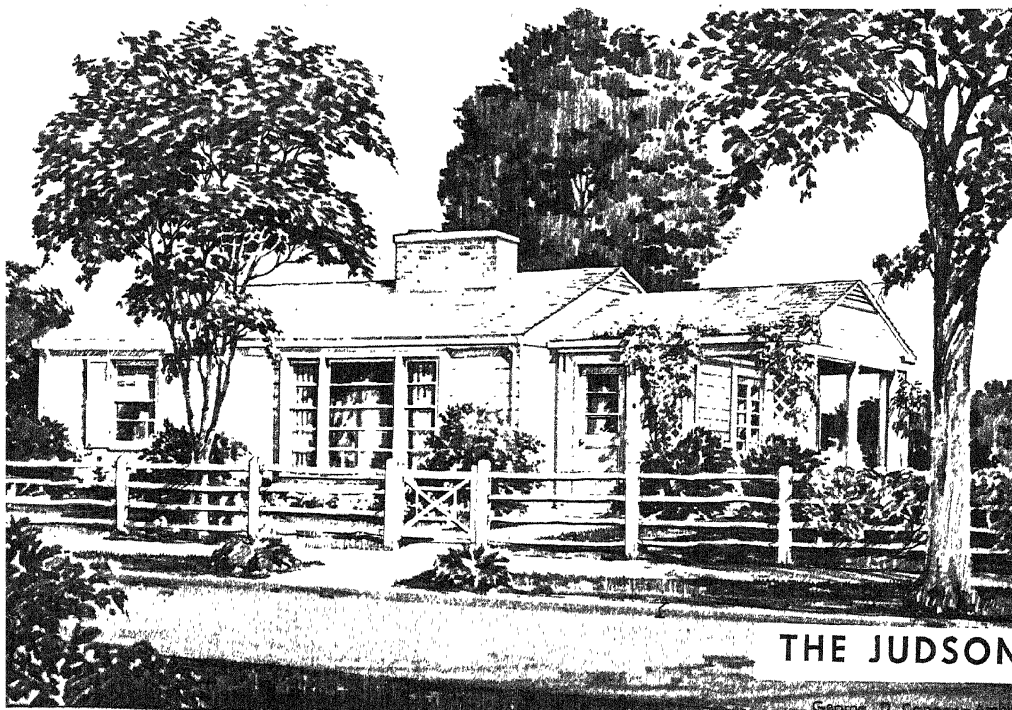
Approximately 18,000 Cu. Ft.

Overall Dimensions

50' 0" × 28' 0"



FLOOR PLAN



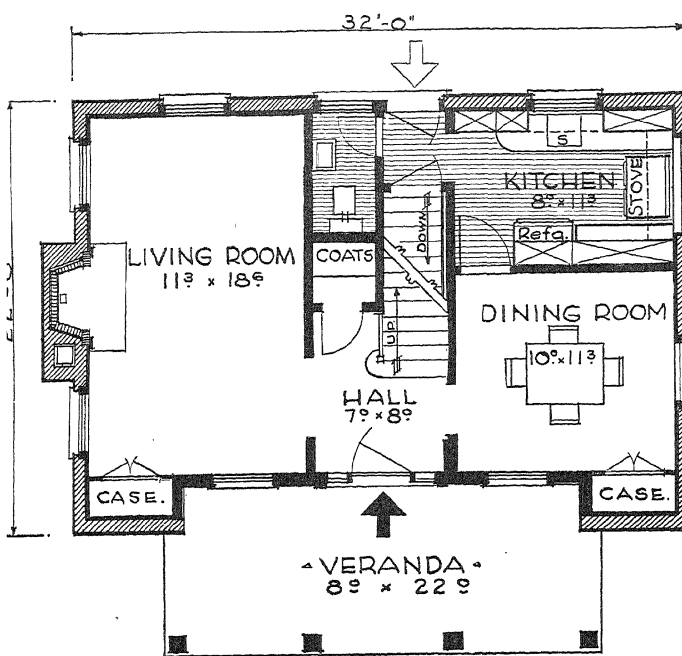
THIS IS a modern adaptation of the Colonial style. Compact design saves the homeowner steps in this one-story house of five rooms. The front door leads into an entry hall with convenient clothes closet and two doors—one to the long, covered porch and one into the living room. This room, with its fireplace centered along the inner wall, and its large picture window overlooking the street presents a cheery and comfortable spot for the whole family.

The two bedrooms are at the left side of the house. Each has plenty of wall space, a good closet, and cross ventilation. The small hallway has three closets, one of which is for linens. It is placed just outside the door of the tiled bath which has both tub and shower stall.

One of the most striking features of this house is the fact that the kitchen and bathroom are placed back to back for the purpose of economy. The dining room contains one window overlooking the rear, and also French doors leading to the porch. The carefully designed kitchen provides a maximum of cupboards and counters, and in addition has a utility closet conveniently arranged beside the rear entrance. Stairs lead from the kitchen to the basement which contains the heater unit, laundry facilities, and a recreation room the size of the living room.

Although no garage is shown in the plan, a sloping site would permit the inclusion of a garage in the basement under the bedrooms.

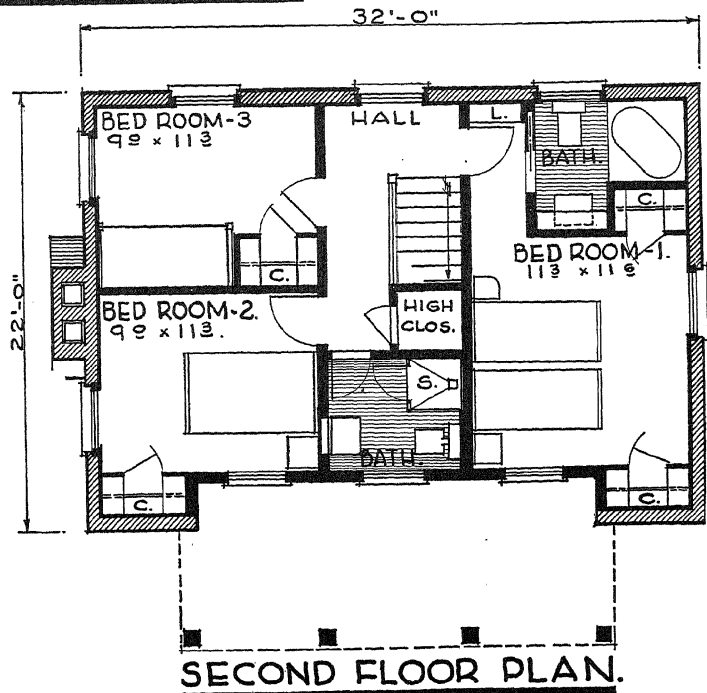
This is a small house in the best tradition . . . attractive, compact and very economical to maintain.



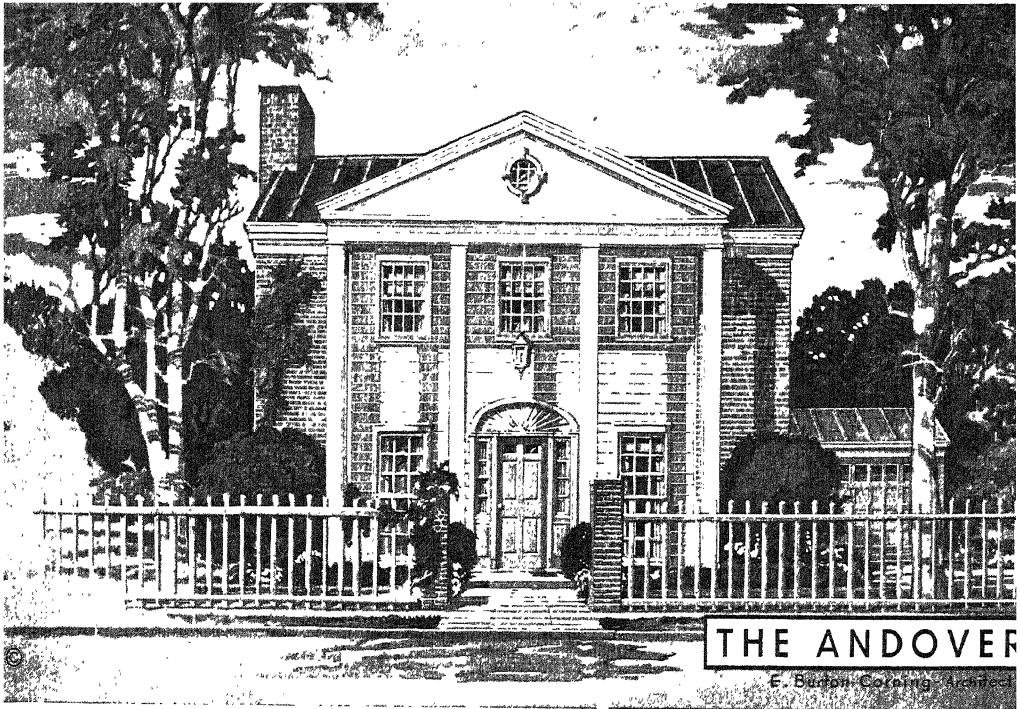
FIRST FLOOR PLAN.

THE ANDOVER

AREA	Sq. Ft.
1st Floor	660
2nd Floor	660
Veranda	176
Partial Basement	419
TOTAL	1,915
Full Basement	674
Detached Garage	264
Approximately 16,000 Cu. Ft.	
Overall Dimensions	
32' 0" × 22' 0"	



SECOND FLOOR PLAN.

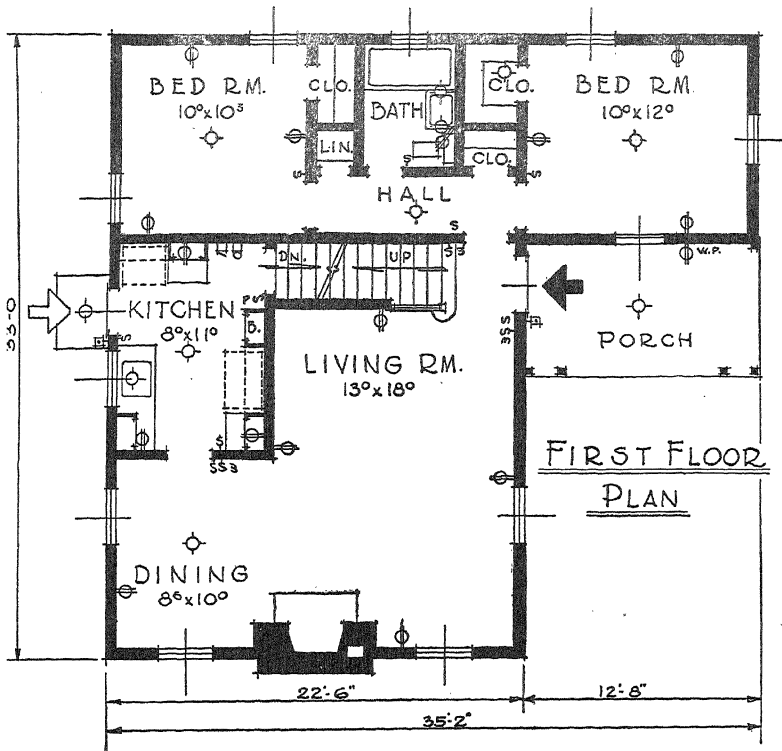


LIFE is smooth and gracious in this house of traditional Southern Colonial architecture. From the flagstone path, one sees a charming and dignified portico with four columns, and a painted wood siding covering the recessed façade. This architectural feature creates an impression of great size, yet The Andover, with partial basement, is less than 16,000 cubic feet.

The front door, flanked with three panels of glass on each side, opens into the central hall, with a large guest closet at the rear. This center hall, a fundamental of Colonial architecture, is a great favorite with the majority of home planners. The living room, which occupies the full depth of the house, has full length windows in the front and rear, as well as two regulation ones on the third exposure. This room has a mantled wood-burning fireplace centered in the left wall. Note how the brick section of the front wall, extending beyond the portico, forms twin ornamental cupboards.

Back of the pleasant dining room with its two exposures is the kitchen. Its "U" arrangement puts all units within easy reach, and makes food preparation quick and simple. This room, with a service entry directly accessible to the basement stairs, has windows overlooking the side and rear lawns. A spare lavatory, handy for the family, rounds out the first floor plan.

Upstairs, the master bedroom, just off the stairway, has its own complete bath with the new square tub. Two clothes closets and a smaller linen closet, plus three exposures, make this an unusually attractive bedroom. The other two bedrooms are both 9 by 11 feet, have closets, double exposure, and share the hall bath with glass-enclosed shower stall. There is a partial basement with heating and laundry equipment, but a full basement may be substituted.



THE ROCHELLE

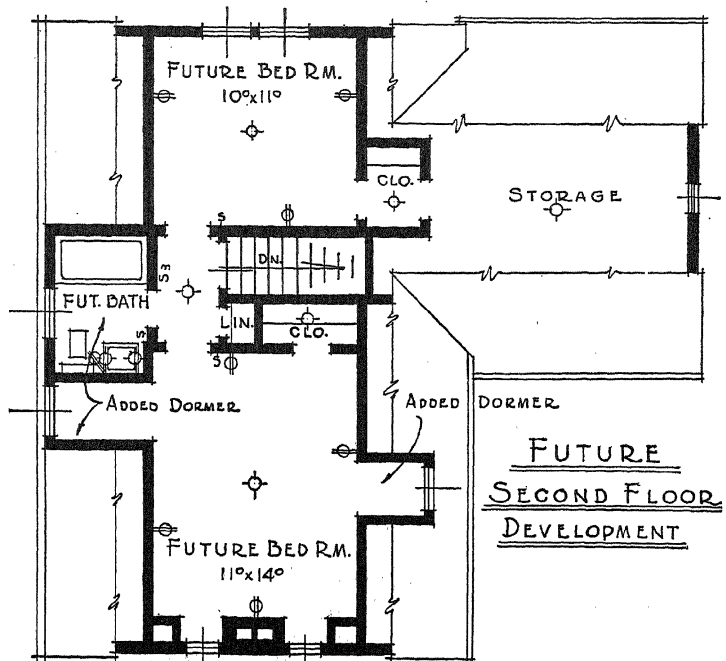
REA	Sq. Ft.
1st Floor	974
2nd Floor	473
Partial Basement	508

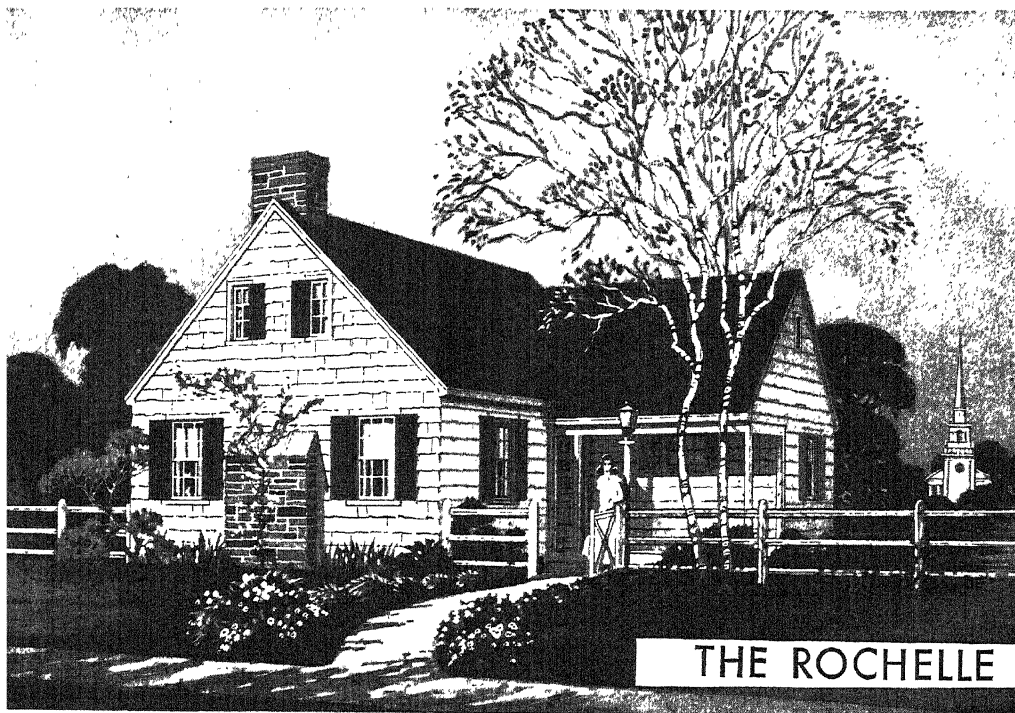
TOTAL 1,955

Approximately 17,000 Cu. Ft.

Overall Dimensions

35' 2" X 33' 0"





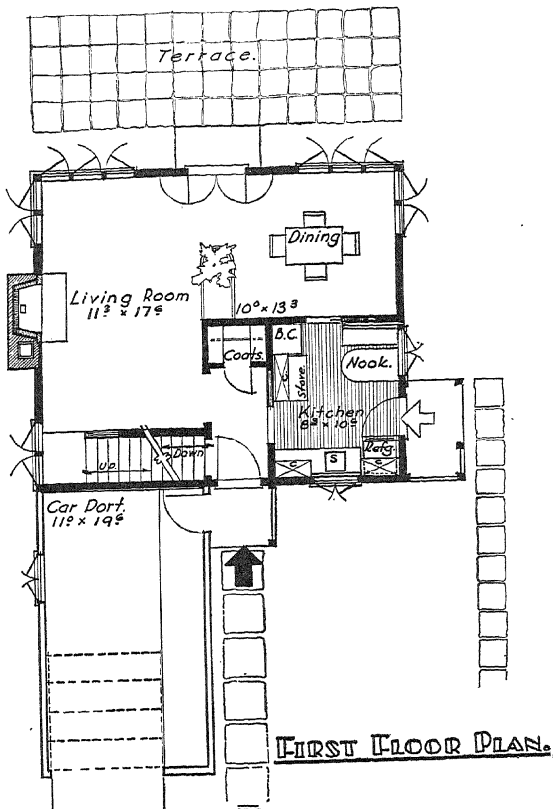
WITH AN EYE toward the future, The Rochelle is planned to meet growing family needs, and can be built originally as a five room house, with the finishing of the upstairs bedrooms and bath deferred until both the family size and the family income expand sufficiently to justify the additional rooms.

Entering from the porch on the side of the house, you come into a spacious living room, so designed that a variety of furniture arrangements is possible. An unusual and charming feature is the location of the fireplace so as to serve both the living room and the dining room. Except for those relatively short periods when the dining room is in use, it becomes useful living room space. The hallway to the bedrooms and the open stairs rising out of the rear of the living room give it the appearance of even greater size.

This house can be built with two bedrooms and one bath, or with four bedrooms and two baths, according to the family needs. Each of the bedrooms has a closet vast enough for clothing, shoes, and storage, and all four of the sleeping rooms are near the bathrooms. Close by each of the two bathrooms is a linen closet, a convenience which the modern housewife will welcome.

The kitchen, compact and complete, has a utility closet for mops and pans and brooms that might otherwise clutter up a corner of the room. A side entrance into the kitchen facilitates grocery deliveries, and gives the children an exit into a play yard.

Functional to the nth degree, this house is so designed that it may be placed on a reasonably narrow lot, and still give the impression of a rambling Colonial farm house. The Rochelle, with its broad old-fashioned clapboards, painted white, with green blinds and matching green shingled roof, compares favorably with the best early American examples that have survived to this day.



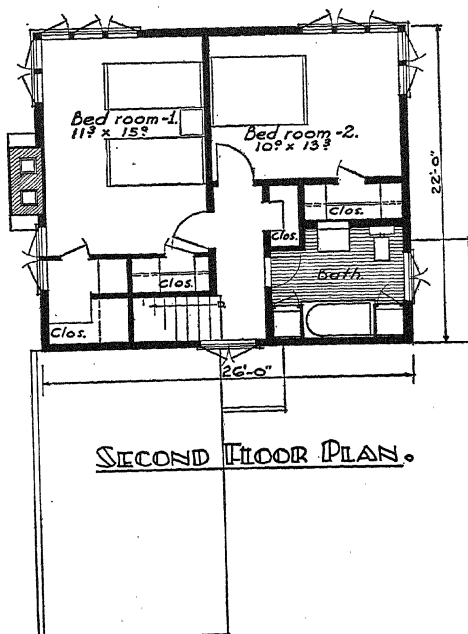
THE RAMSEY

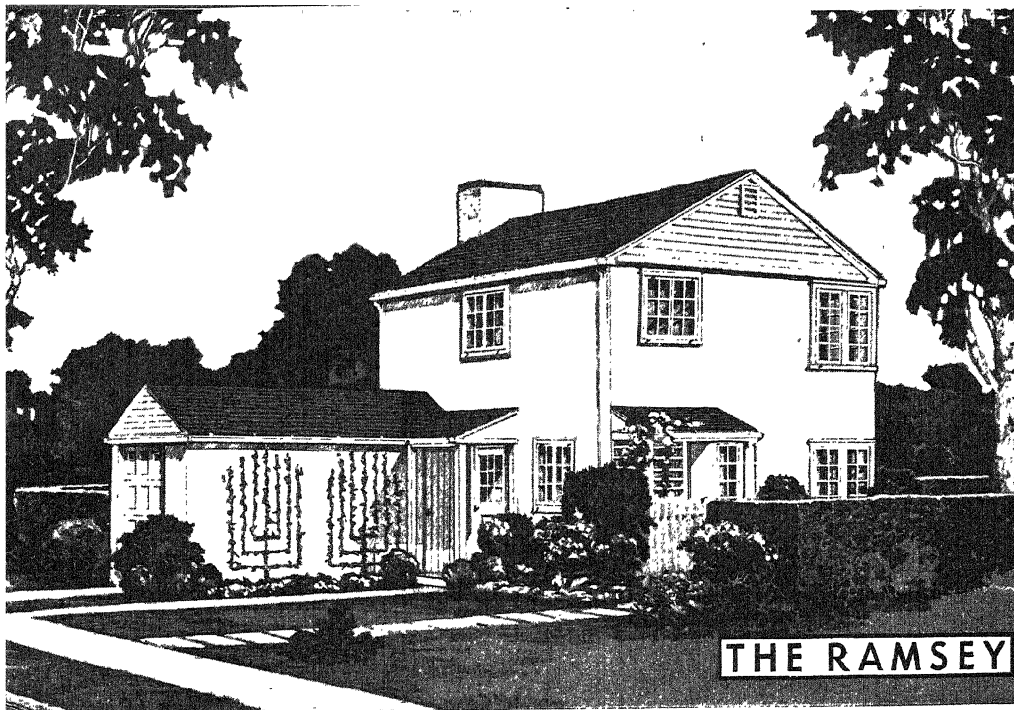
AREA	Sq. Ft.
1st Floor	572
2nd Floor	572
Full Basement	572
Garage	240
Porch	28

TOTAL 1,984

Approximately 15,000 Cu. Ft.

Overall Dimensions
26' 0" × 22' 0"



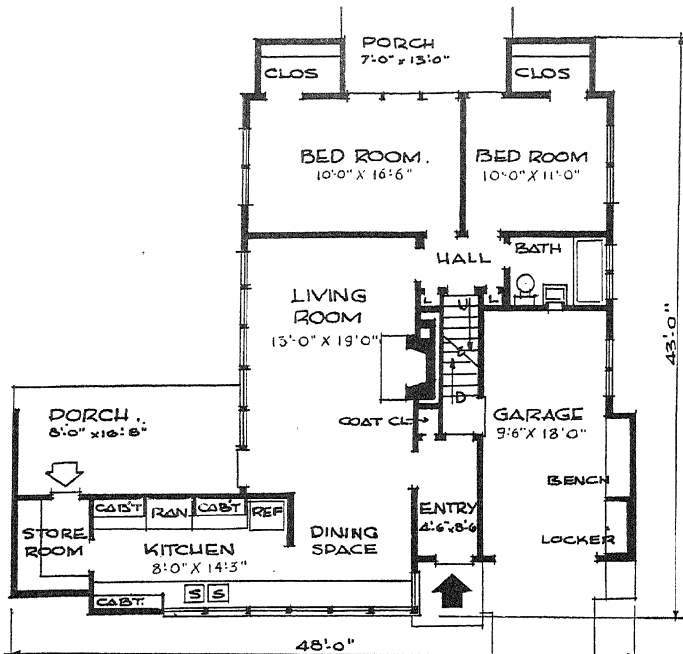


A NARROW LOT is always a problem, but here is a comfortable five room, two-story house that was designed with just such a thought in mind—for a lot with a frontage of as little as forty feet. Just inside the covered entry, there is a hallway that has a guest closet, a doorway to basement stairs, and an entrance into the living room. This room is delightful—actually a huge “L”, as the dining room has no separating wall, just a low semi-partition formed by a rounded counter at table height that is attractive as well as useful.

The back wall of this bright, large “L” room runs across the rear of the house, and has a wonderful view of the terrace and rear yard from the twin sets of casement windows in each end of the wall, and from the French door in its center. Because of these casement windows, really the popular corner window arrangement, the living quarters are always exceptionally cheery and bright. There is a log-burning fireplace centered in the exterior wall of the living room. From this room the stairs ascend along the front wall against the back of the attached garage.

The kitchen, with breakfast nook, is actually the heart of this small house. It has two exposures, one onto the service porch at the side. A sink beneath the window, a broom closet, lots of wall cabinets, and the stationary bench in the breakfast nook make this kitchen a thoroughly utilitarian unit.

The second floor is reached from the stairway in the living room, and has a complete bathroom right at the top of the stairs which is easily accessible to both levels. This bath, one of the major features of The Ramsey, is unusually large for a house of this size—with regulation tub and shower and two roomy linen closets. Both bedrooms have sunny corner windows and large closets. The garage occupies the front wing of the house, and has a convenient door leading to the covered front entry.



FLOOR PLAN.

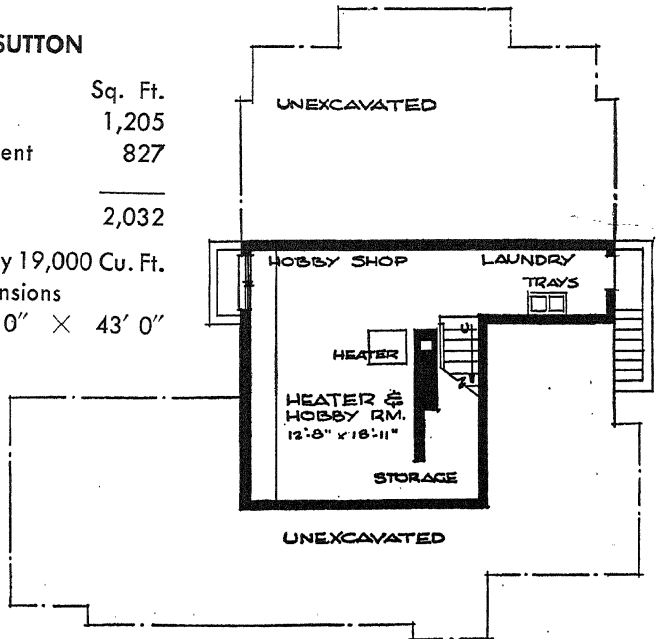
THE SUTTON

AREA	Sq. Ft.
House	1,205
Partial Basement	827

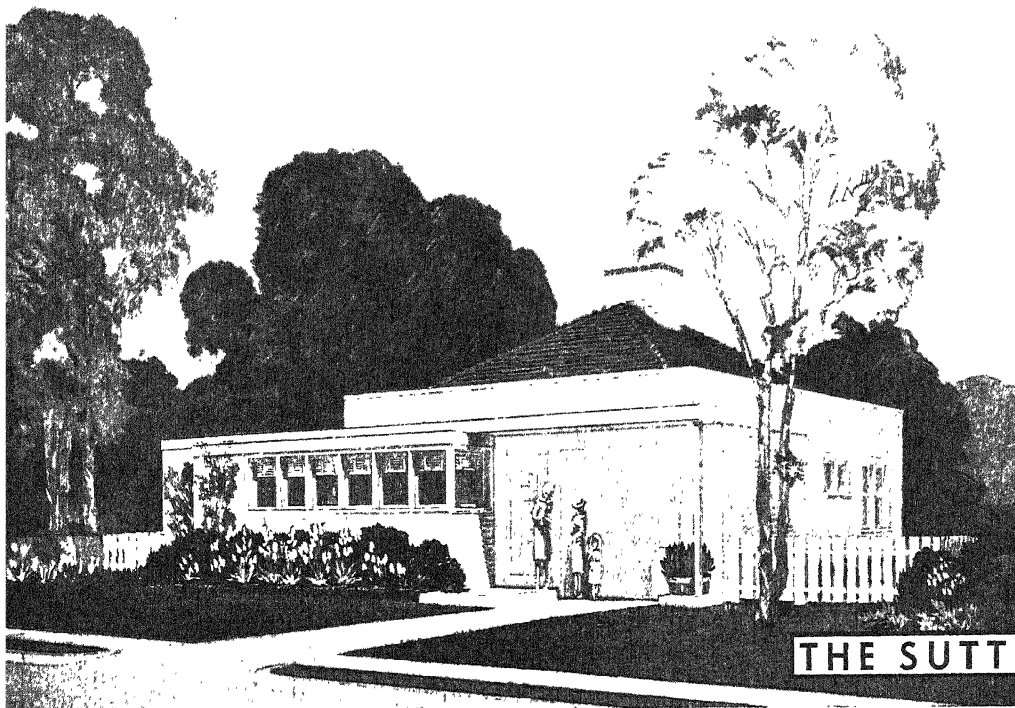
TOTAL 2,032

Approximately 19,000 Cu. Ft.

Overall Dimensions
48' 0" X 43' 0"



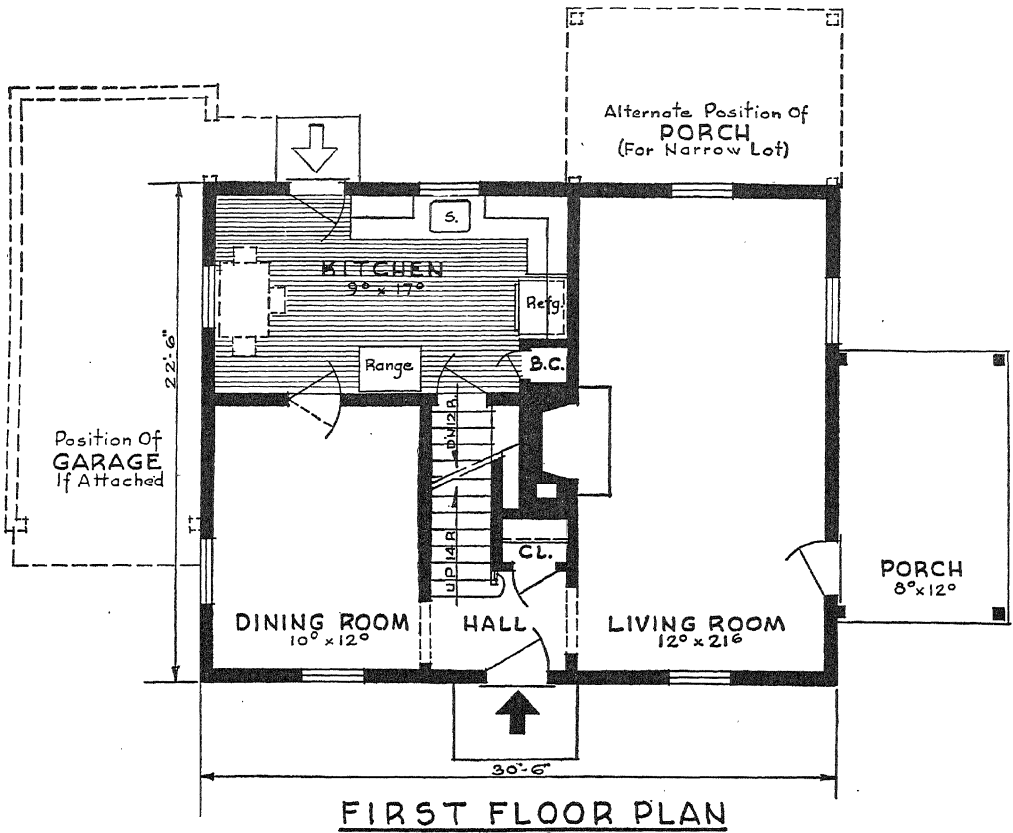
BASEMENT PLAN



THE SUTTON, a modern adaptation of Regency architecture, presents a pleasing façade that is definitely out of the ordinary. Although it contains only four rooms, the numerous additional features greatly increase the spaciousness of the well designed floor plan of the house. Its main entry leads to the foyer, which has a coat closet and which opens into a pleasant living room exceeding thirteen by nineteen feet. Centrally located along the inner wall is a wood-burning fireplace. Opposite this, the entire glass wall permits a wonderful view of the garden, and a doorway permits access to the side porch.

Both bedrooms, which are located off a small hall beyond the living room, have excellent exposures as well as direct access to a separate porch and rear garden. In each bedroom is a spacious closet lighted by a high window. The kitchen, with all its built-in features, and the dining space occupy almost the entire street side of this house. At the end of the kitchen a storage space with rear door acts as the service entrance. The kitchen wing, extending as it does to the left, forms a delightful porch and yard area shielded from the street. Because of this the side porch can be used as a dining space in the warmer months, and a sizeable plot is provided to be devoted to a garden or a play yard. The dining space, sharing the row of windows across the front of this wing with the kitchen, is exceptionally sunny and is convenient to both kitchen and living room.

The garage with overhead door is an integral part of the house and has a recessed space where bench and locker can be inserted. The basement, reached from either the door off the main entry or through the garage, contains the heating and laundry equipment, and leaves sufficient room for a hobby shop and recreation room. The Sutton is an unusual house, but one flooded with light and replete with comfort.



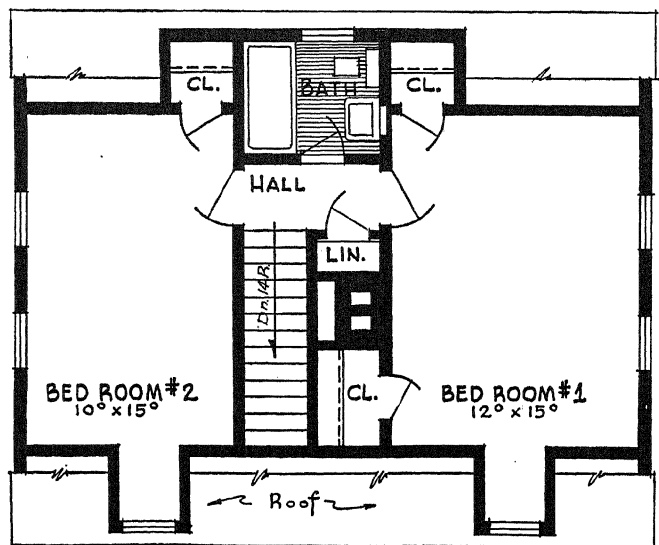
THE HADDON

AREA	Sq. Ft.
1st Floor	686
2nd Floor	565
Full Basement	686
Porch	97

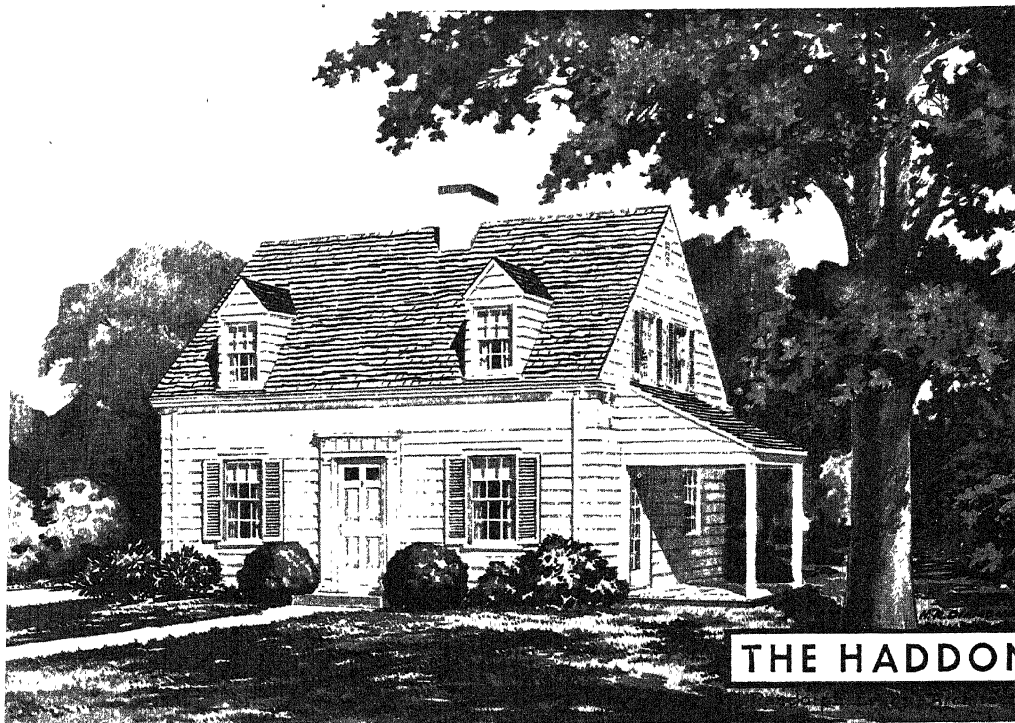
TOTAL 2,034

Approximately 15,000 Cu. Ft.

Overall Dimensions
30' 6" X 22' 6"



SECOND FLOOR PLAN

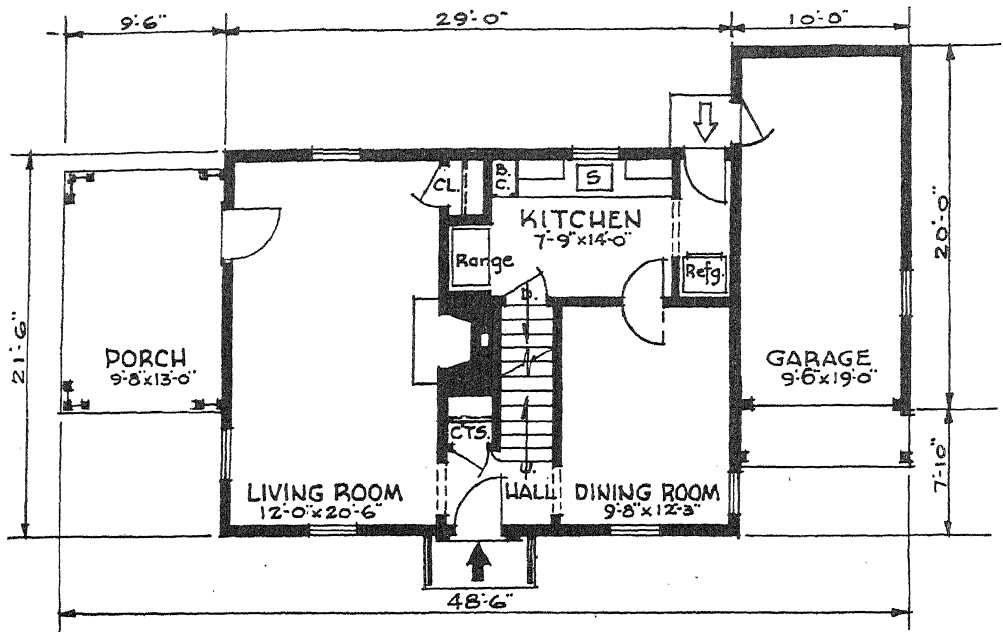


AN AUTHENTIC Cape Cod Colonial, The Haddon is a spacious five room house, which may be built with an attached garage or not, as preferred. Examples of this house, minus the conveniences for modern living which have been installed without sacrificing any of the original charm, have been lived in on the Cape for the past two hundred years. Contrary, perhaps, to popular belief, the first houses built by the Pilgrim Fathers in New England were of frame construction of this type, and not the log cabin which artists sometimes depict along with Captain Miles Standish and the Thanksgiving turkey.

The living room, which extends along the whole side of the house, has a wood-burning fireplace in the center of the inner wall, and permits attractive arrangement of furniture. As shown on the floor plan, the porch may be on the side, if the plot is of sufficient size, or, on a narrow lot, may be put in the alternate position at the rear of the living room.

Preserving the New England tradition of a large kitchen with ample space for family dining in this cheery room, The Haddon also has a dining room with windows on both the front and side. This room can be entered conveniently from the hall and from the kitchen. Tucked into a corner of the entrance hall, to the right of the stairs, is a handy coat closet for guests and members of the family. Other closets include a storage space for cleaning equipment in the kitchen, two roomy closets in the master bedroom, a large closet in the second bedroom, and a linen closet across the hall from the bathroom on the second floor.

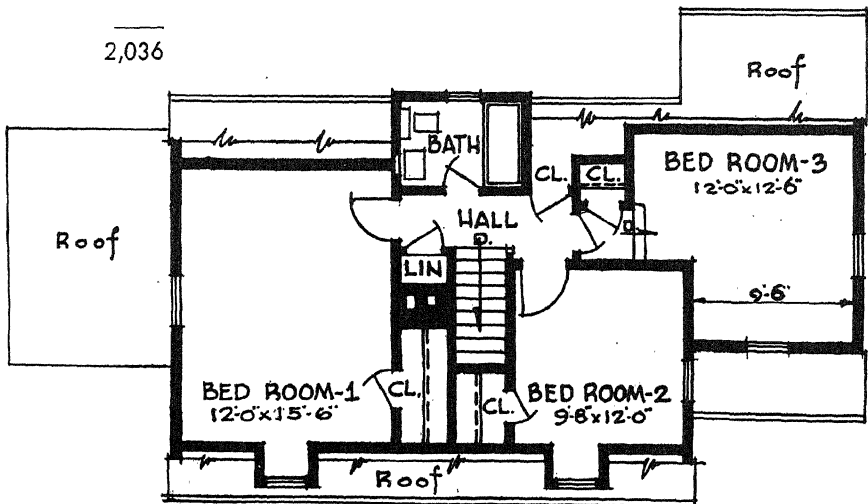
Both bedrooms have cross ventilation, with two windows on each side and an attractive dormer window in each, facing the street. These dormer windows afford possibilities for clever window seat arrangements and cozy settings.



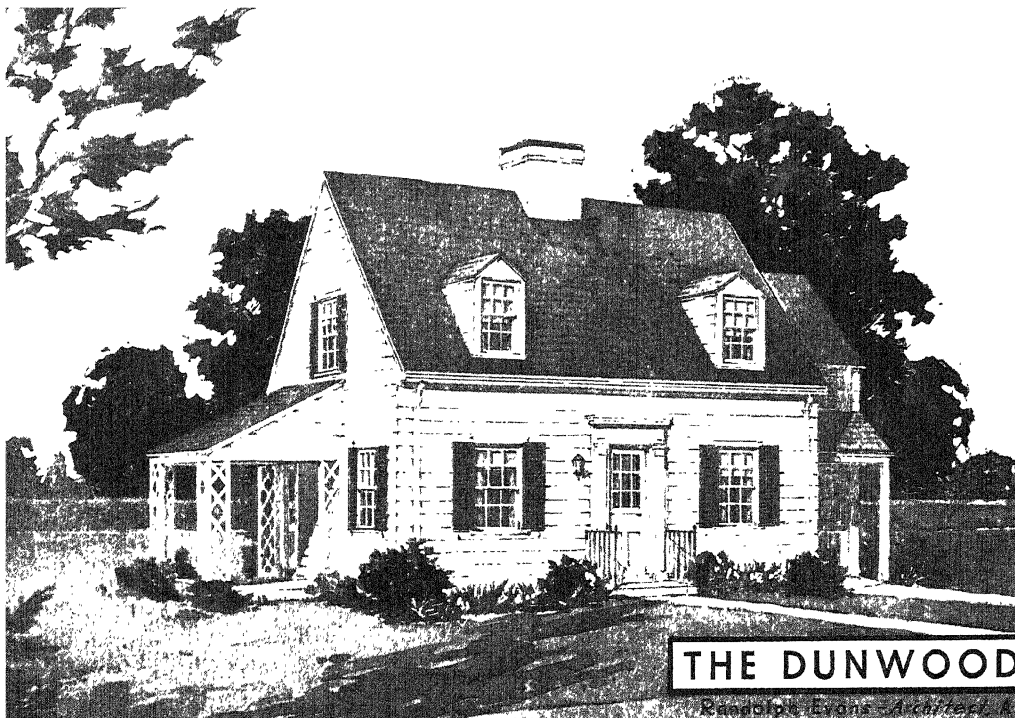
FIRST FLOOR PLAN

THE DUNWOODIE

AREA	Sq. Ft.	Approximately 19,000 Cu. Ft.
1st Floor	874	Overall Dimensions
2nd Floor	675	48' 6" X 27' 10"
Partial Basement	365	
Porch	122	
TOTAL	2,036	



SECOND FLOOR PLAN



COMFORTABLE, compact, and Colonial! The Dunwoodie has no innovations in appearance or design, but its six rooms arranged on two floors are, every inch, practical and economical. The first floor is divided roughly in half by the stair-well and the front hallway from which the stairs ascend. The living room occupies the left half of this main floor plan—a living room with less window-space than some other rooms shown in this book, but by the same token with more wall space. It has a fireplace centered in the inner wall backed against the stairs, and there is a door on the outer wall which leads onto a very nice covered side porch—a porch which, by the way, could be screened.

The right half of the downstairs has the dining room and kitchen, alongside which is the attached garage. The dining room has cross ventilation, a door into the front hall, and a door into the kitchen. There is a recessed stove in the kitchen, a window-lighted sink flanked by work counters, and a broom closet. In this house the kitchen opens onto a service entry where the refrigerator is placed, and from this entry a step or two leads into the garage. The closet situation is well in hand, with an extra closet in the back corner of the living room, a coat closet in the hall, a linen closet upstairs, and four closets provided in the sleeping quarters.

The three bedrooms all have cross ventilation—the front two having cozy dormer windows where built-in window seats could add a colorful touch. The bedroom on the right is built over the garage. The bathroom at the top of the stairs serves all three bedrooms, and is conveniently placed for the whole house. The third bedroom over the garage can be guest room, den for dad, or nursery for the baby. A full or partial basement would hold heating unit and laundry facilities. The Dunwoodie is essentially a family house, with no frills, but conservative solid livability.

THE DOBBS

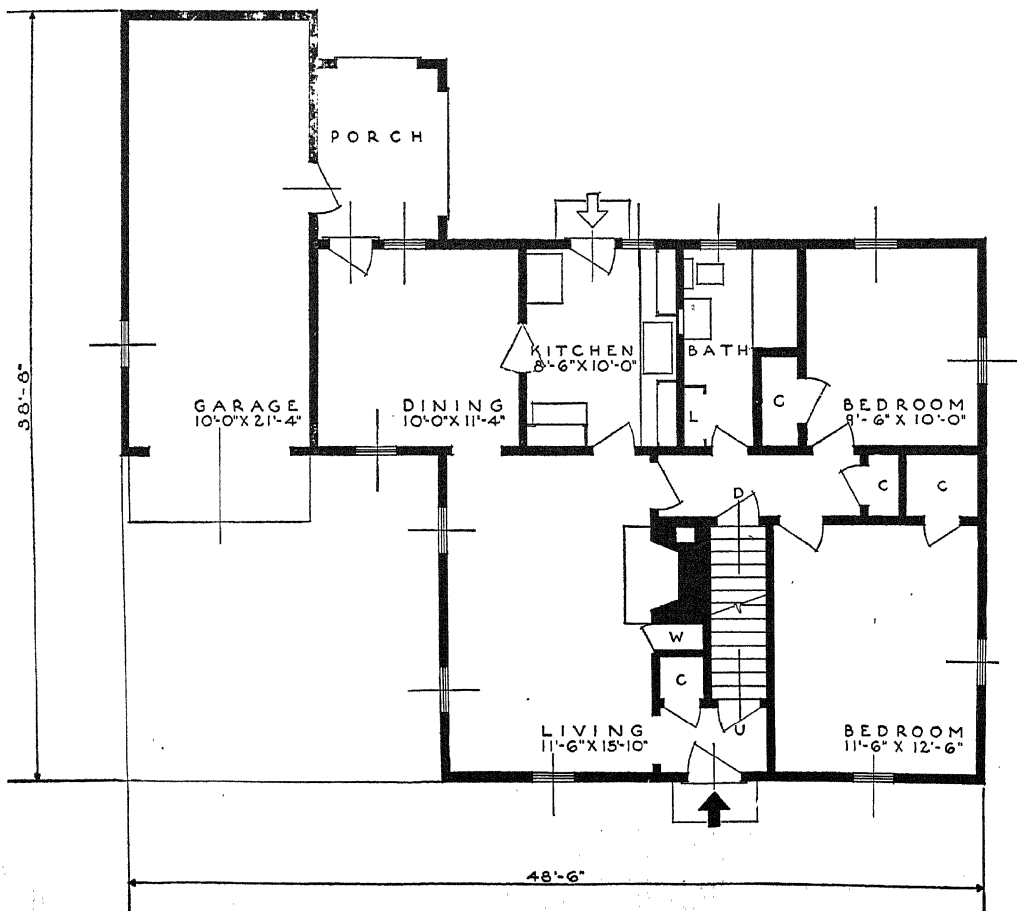
AREA	Sq. Ft.
House	899
Full Basement	913
Garage	242
Porch	40

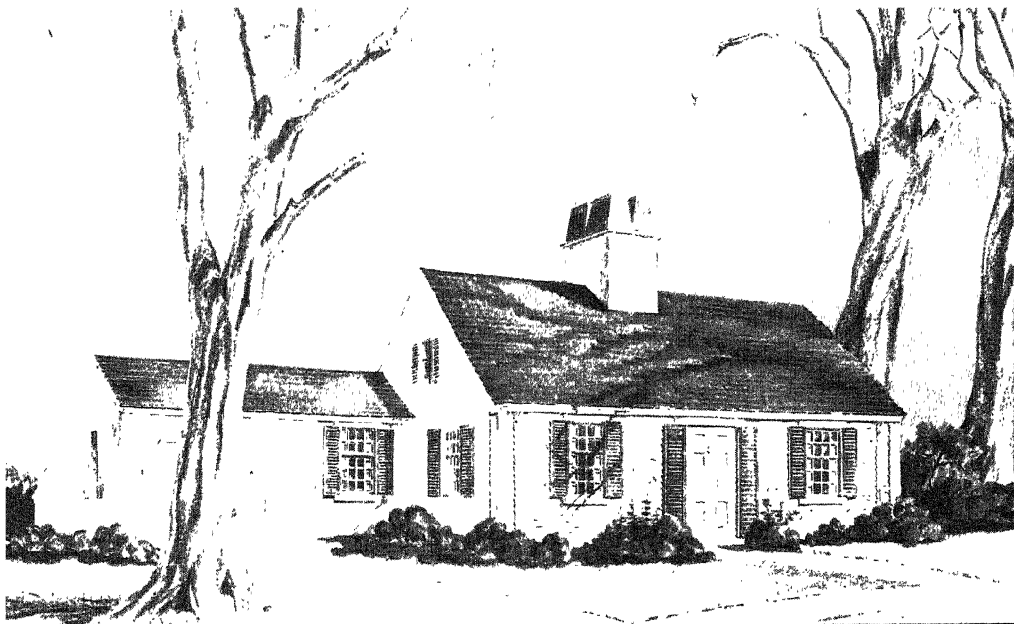
TOTAL 2,094

Approximately 16,000 Cu. Ft.

Overall Dimensions

48' 6" X 38' 8"





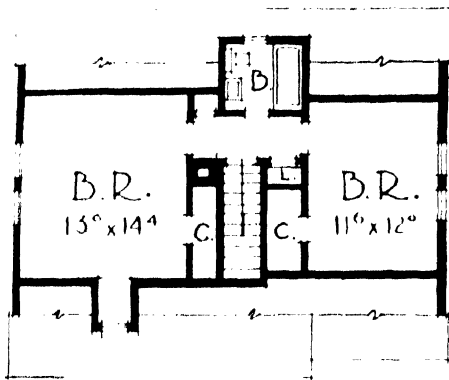
THE DOBBS

ROYAL BARRY WILLS, ARCHT

THE DOBBS, unifying all the salient qualifications of twentieth century desires for livability, bows in tribute to the classic simplicity, quiet dignity and economy of quaint New England Colonial architecture. Reminiscent of this period of design, its sweeping exterior is of painted wide siding with stained roof shingles and matching shutters. The typical low-hanging Cape Cod roof is topped by a distinctively individual chimney. An attached garage, siding out from this home, forms a pleasant break in the line of the roof and combines in a distinctive wing effect.

Decorative shutters frame the charming doorway to the front vestibule, with closet for outdoor clothing appropriately located. A large log-burning fireplace with separate wood storage space forms the inner central wall of the living room, and adds greatly to the comfort and warmth of this section of the home. The kitchen with its own service entry is accessible to both this room and the adjoining dining room to save steps and provide the utmost for dining and entertaining service. Dining room, with double exposure, opens onto an attractive porch overlooking the rear garden. This porch also serves as a covered entry from the rear of the garage.

Two cross ventilated and generous sized bedrooms form the right portion of The Dobbs. Each has an enormous closet in addition to a handy storage closet located between the two rooms. Built-in linen shelves are an attractive feature of the bath, ideally convenient to all rooms of the house. An attic that may be used as a put-away spot for off-season clothing provides ample storage space for this clutter-proof home, and has its stairway directly off the front entry. Basement stairs are from the rear hall.



DEVELOPED
ATTIC PLAN

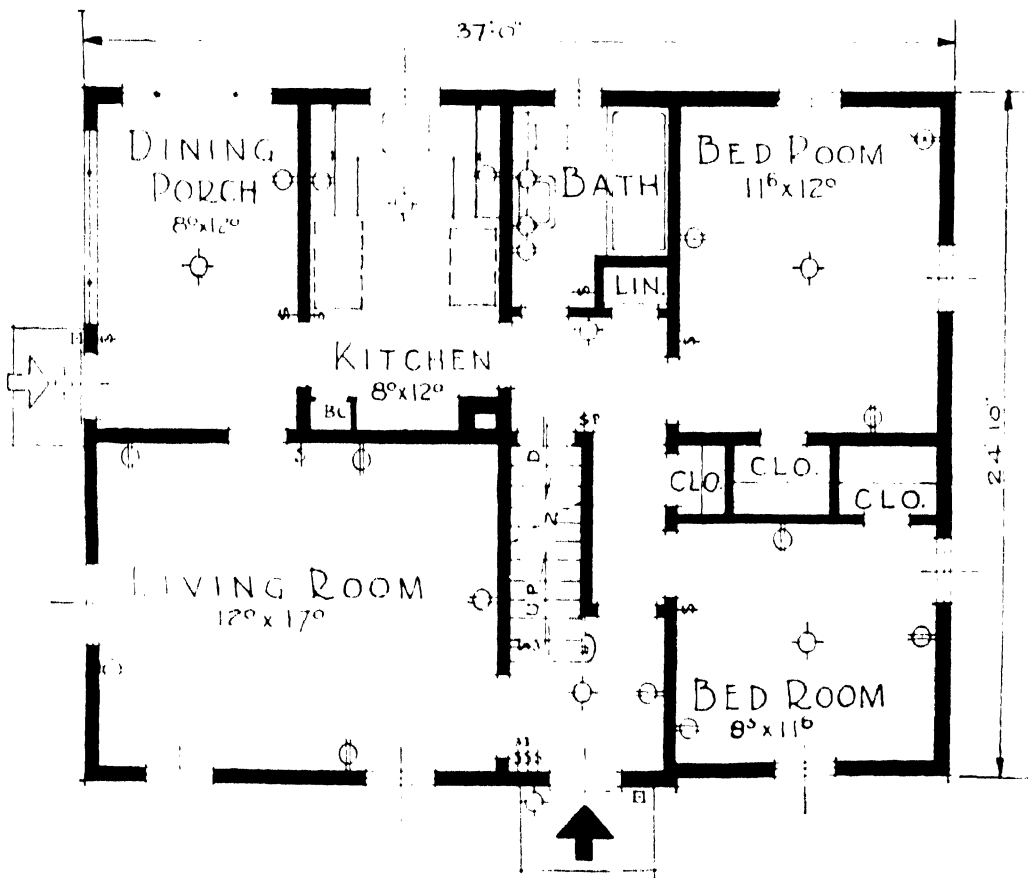
THE INWOOD

AREA	Sq. Ft.
1st Floor	930
2nd Floor	570
Partial Basement	632

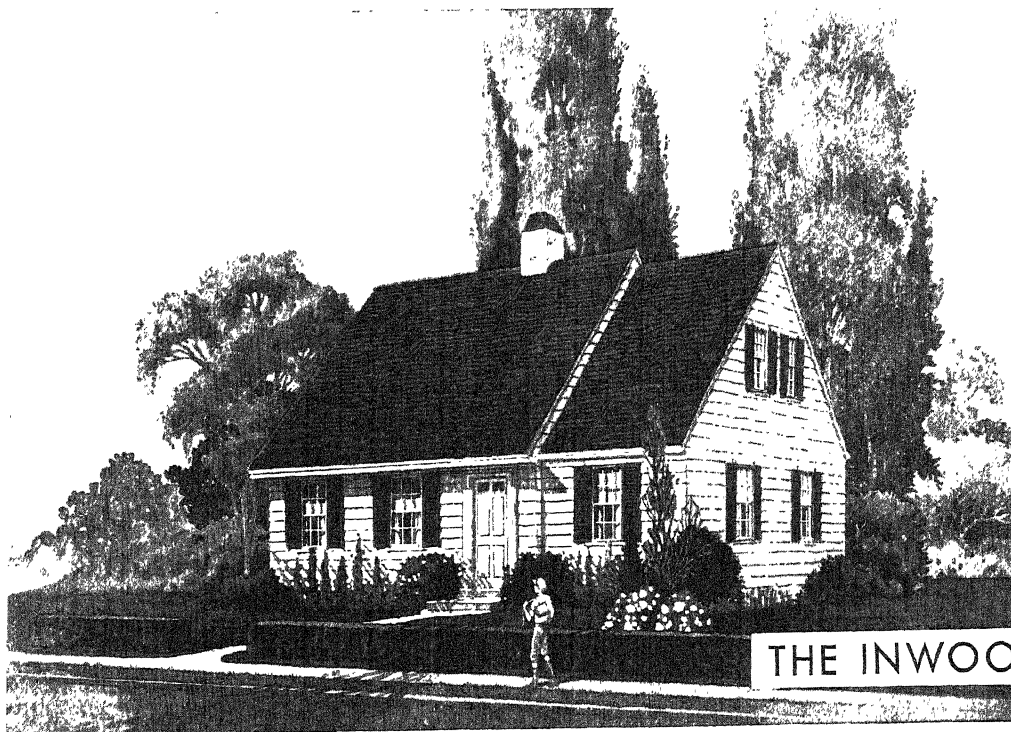
TOTAL 2,132

Approximately 18,000 Cu. Ft.

Overall Dimensions
37' 0" 24' 10"



FIRST FLOOR PLAN

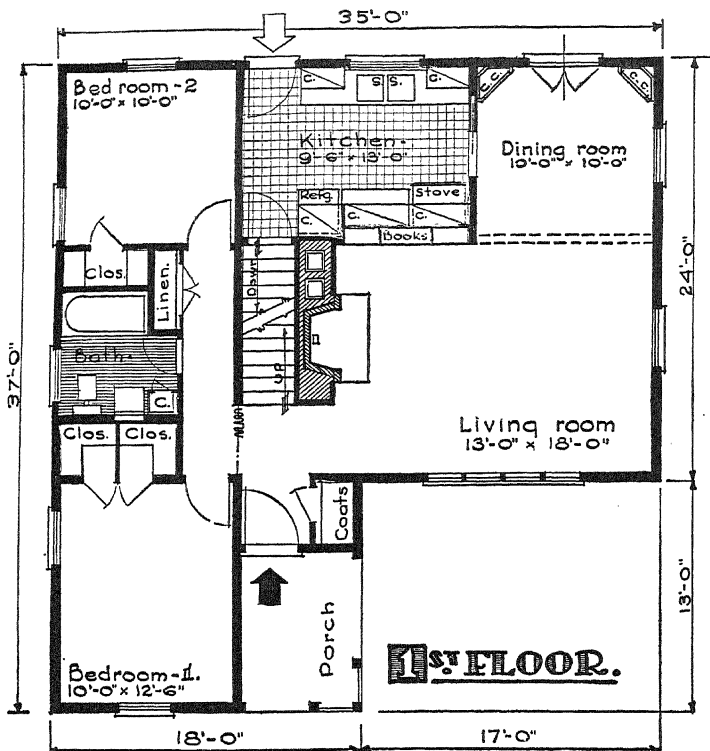


AS CAPE COD as real clam chowder is The Inwood, an authentic New England Colonial with a complete living unit on one floor. But when more room is needed, two additional bedrooms and bath may be finished in the attic. This house passes, with flying colors, every test of good design. The front entrance is into a vestibule rather than into the large living room. There is a side entrance to the kitchen, and access to the front door may be had from the kitchen without going through any room.

Three windows, two on the front and one on the side, give the living room plenty of sunshine and air. In this room there are three corners that may be used for cozy furniture arrangements and conversation centers. Both bedrooms have cross ventilation and roomy closets, two "musts" for modern health and comfort requirements of today's family. Plenty of wall space provides an opportunity for the proper placing of furniture to show off to advantage grandmother's heirlooms that will fit the mood of this house.

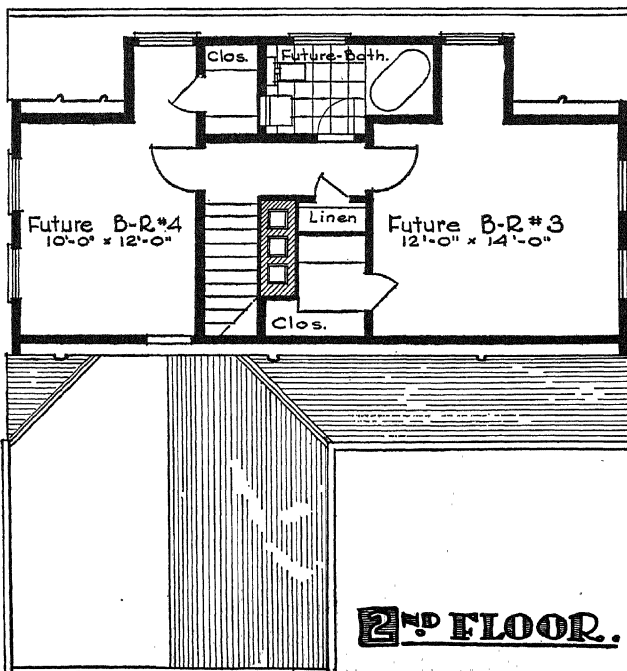
An attractive feature is the dining porch off the kitchen, with wide windows to let in cool air in the summer, and bright sunshine in the winter. Meals on this porch, which is handy to the kitchen for efficiency and step-saving; will be fun for the entire family. Gay and friendly, the dining porch creates an atmosphere of relaxation for mealtime pleasure.

The large cellar, which may be used for storage, also offers room for the development of a recreation nook, a work bench and hobby corner, and perhaps a dark room for photographic equipment. If the attic is finished as suggested, with two bedrooms and a bath, The Inwood will have increased livability at once. If your family is still small, the possibility of creating rooms to meet future requirements will appeal.



THE WAYNE

AREA	Sq. Ft.
1st Floor	1,054
2nd Floor	554
Partial Basement	590
TOTAL	2,198
Detached Garage	264
Approximately 19,000 Cu. Ft.	
Overall Dimensions	35' 0" × 37' 0"



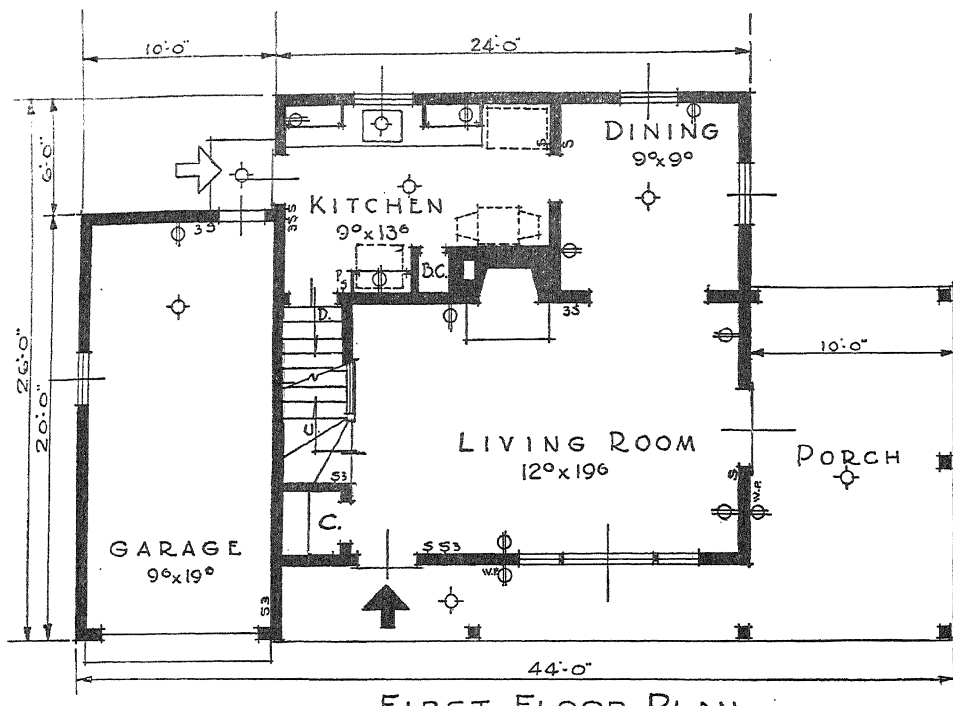


HERE'S A HOUSE that can grow with the family. The first floor has a five room layout complete with both living and sleeping quarters. The second floor may be left unfinished, and as the need arises, be completed to add two bedrooms and an extra bath. Usually a house with this flexible feature is considered to have "one-and-a-half" stories. The exterior is unusually attractive, with a cozy individuality all its own because of its "L" shape, its charming vine-hung latticed entry, and the bank of case-ment windows across the living room.

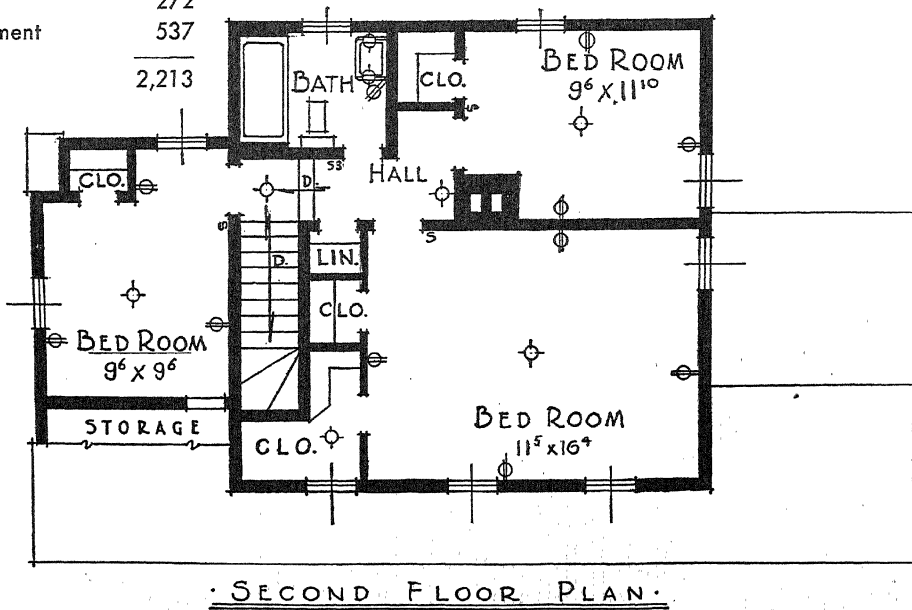
The entry leads into a foyer with convenient guest closet. Directly ahead is the stairway to the upper floor. The pleasant living room gains in spacious effect by having no partition between it and the dining room at the right rear. Its four windows face the street, and the wood-burning fireplace beside built-in bookcases creates a friendly corner. In the square dining room, French windows which overlook the rear garden are flanked by corner cupboards. A modern sliding door separates the dining room from the well-planned kitchen with its sink under a window and its surprising amount of cupboards and work counters. The back door stairs lead from the kitchen to the partial basement which is located under the living room, dining room, and kitchen.

The sleeping quarters have great privacy in a wing all their own. Both have cross ventilation and very ample wall space for furniture placement. A bath with recessed tub and adjacent linen closet separates the master bedroom, with its twin closets, from the smaller bedroom at the back.

When completed, the second floor can have two additional bedrooms, larger than those on the main floor, each with three windows and an unusually large closet. The extra bath would have room for the new type square tub. Completion of the upper floor would permit use of one of the main floor bedrooms as a study or den.



AREA	Sq. Ft.	Approximately 17,000 Cu. Ft.
1st Floor	737	Overall Dimensions
2nd Floor	667	44' 0" x 26' 0"
Porch	272	
Full Basement	537	
TOTAL	2,213	





A COMPLETE and comfortable home for any family, The Taft is a two-story house with a garage attached to one side and a wide open porch on the other, the two connected and the whole house tied into an attractive whole by the narrow porch and roof overhang along the front. The house retains all the economies of the square house, and yet becomes an authentic Colonial with all the charm of this early-American type of architecture.

Immediately at the front entrance is a conveniently located clothes closet. In addition, there are closets in abundance upstairs, and additional storage space in the attic, and, of course, in the full-size basement below the house. The kitchen entrance located back of the garage provides a direct access from the garage to the house in stormy weather, and in addition makes it possible to build a completely closed clothes drying yard at little expense.

On the first floor is a large living room with an open wood-burning fireplace, a separate dining room, and a streamlined kitchen with a dining alcove. Adding to the attractive appearance of the house from the outside, and contributing hours of sunlight and air for the living room, the three-sectioned window space on the street side helps create a cheery mood for this important room.

The second floor contains three large bedrooms and a bathroom. Each room has the all-important cross ventilation, and closet space which, in the master bedroom is really huge and extensive. Full-sized windows are provided upstairs by the addition of simple dormers which give an interesting break to the roof line.

Providing the setting for many hours of pleasant living for today's family, The Taft has all the housekeeping conveniences that are desired.

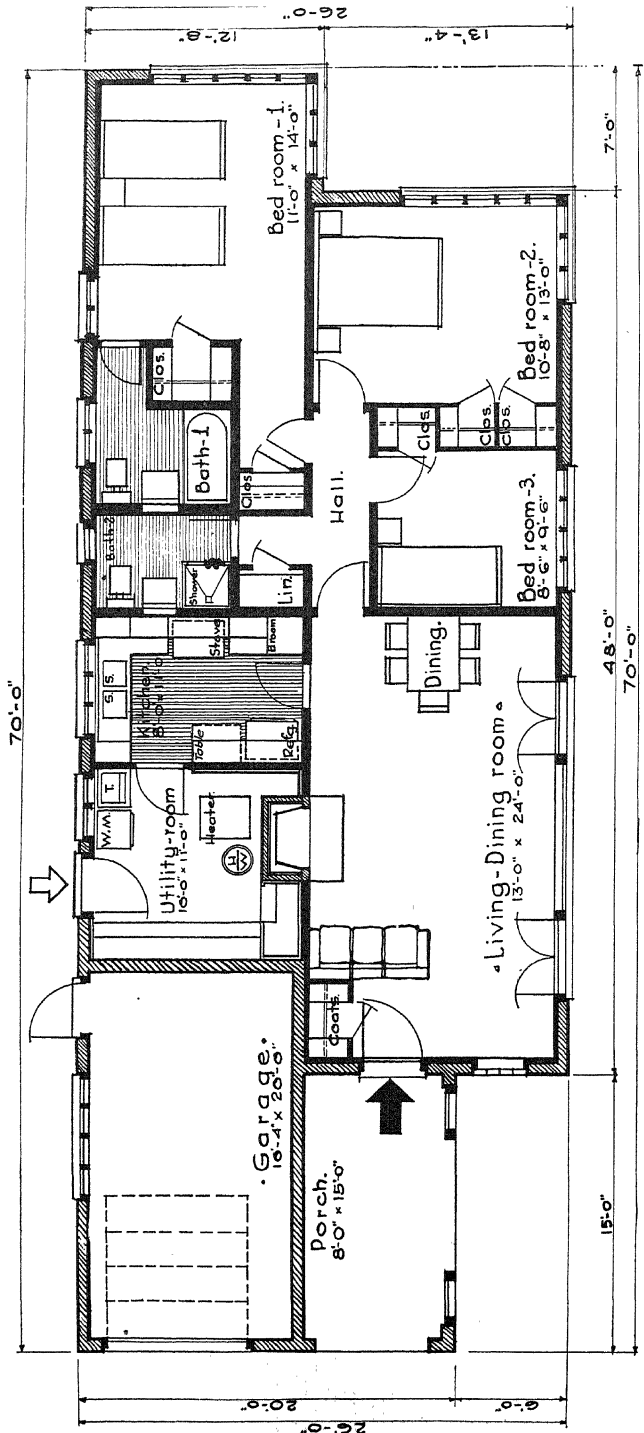
THE VAN BUREN

AREA	Sq. Ft.
House	1,263
Garage Wing	367
Partial Basement	592

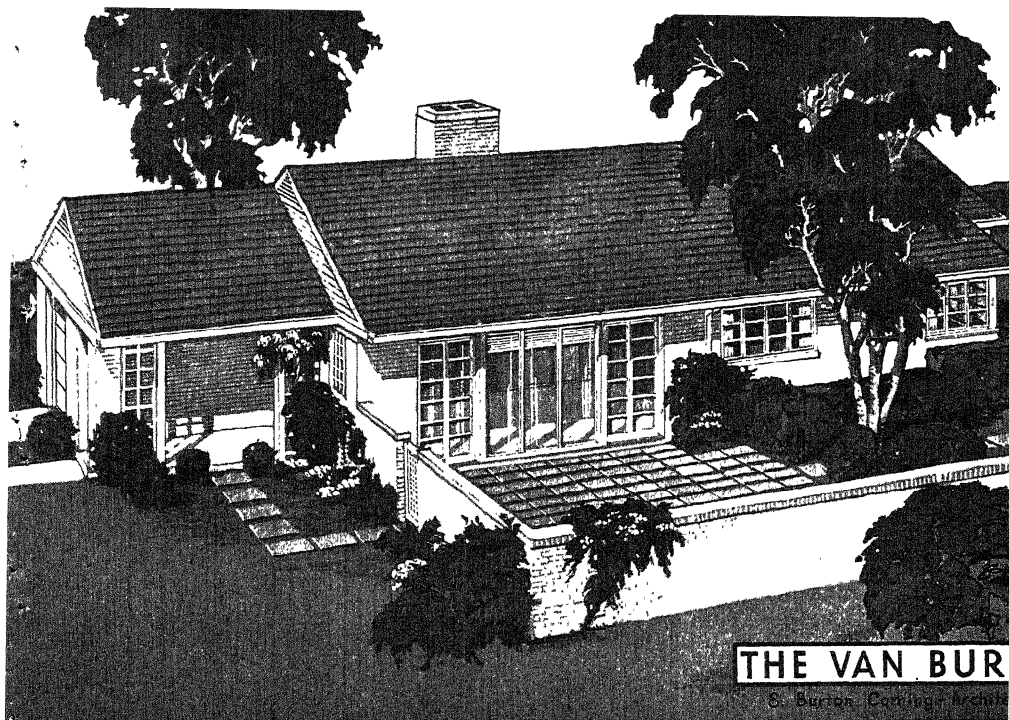
TOTAL 2,222

Approximately 18,000 Cu. Ft.

Overall Dimensions
26' 0" X 70' 0"



△ FLOOR PLAN △



HERE IS the popular ranch house designed in painted brick. It has lots of windows and a terrace given privacy and background by a vine-clad brick wall. The long, seventy-foot side view is shown, but the house is intended to be placed on a lot so that its width of twenty-six feet faces the street. All outside walls are of eight inch solid masonry, and wide butt shingles are used in the roofing.

An attractive front porch adjoining the garage opens into a lovely living room with dining space. It has a centrally located wood-burning fireplace opposite which is a handsome full length window with three plate glass panels flanked by two French doors. This exploits to the full the charming outlook on the paved terrace and its bordering brick wall, making a combination indoor-outdoor living room.

Three bedrooms are back of the living quarters. First a small bedroom—or it might be a den—with a large window and a closet. Second, a larger bedroom with cross ventilation from its pretty corner windows, also a double clothes closet. And finally an attractive master bedroom with triple exposure from similar corner windows and another double window. This room boasts one very large closet, one lesser closet, and a private bath. The smaller two bedrooms share a bath with shower stall, and a sizeable linen closet is in the hall nearby.

The service entrance is through the large utility room which houses the heating and laundry equipment and a bench and serviceable cases. For those who desire a partial basement, there is an alternate plan which provides for a stairway to occupy part of the utility space, while the remaining floor space is used to increase the size of the kitchen.

The ten by twenty feet garage has overhead doors, and is large enough to permit storage of tools and garden furniture.

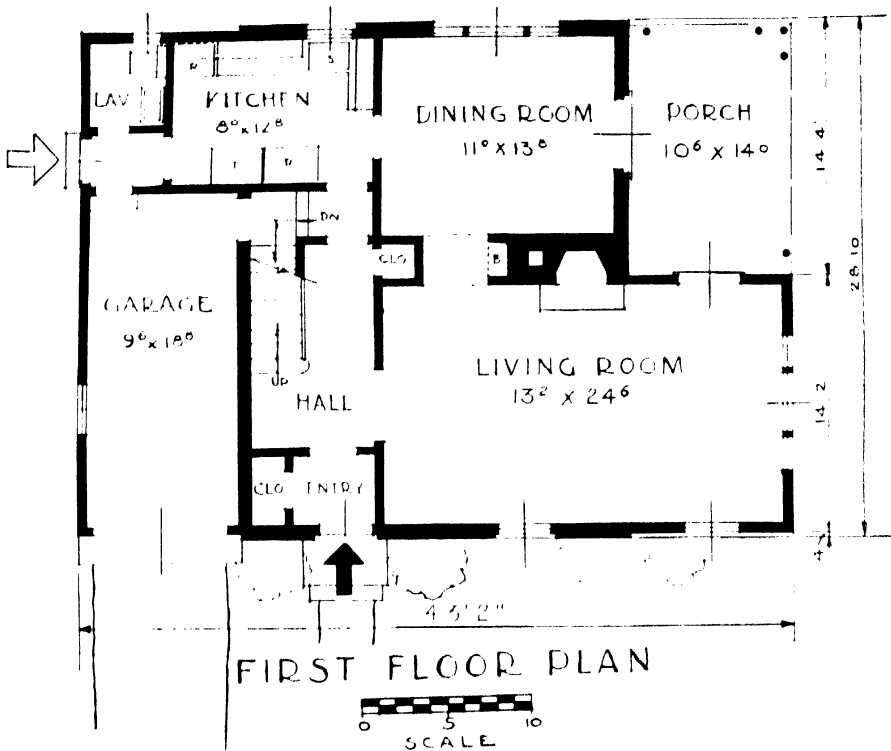


A SUBURBAN Colonial house, The James will settle down as naturally in Scarsdale as in Shaker Heights, College Park, or Beverly Hills. It is a most efficient adaptation of the early Colonial to modern suburban requirements.

This house has been designed for the family that requires the usual six rooms with at least three bedrooms. The attached garage, which furnishes a bedroom over it, lengthens out the front façade and provides a pleasing break in the roof. With a downstairs lavatory and a complete bathroom upstairs, and closets a-plenty to satisfy the longings of even the most demanding housewife, The James will meet all the requirements for livability that any family can dream and hope for.

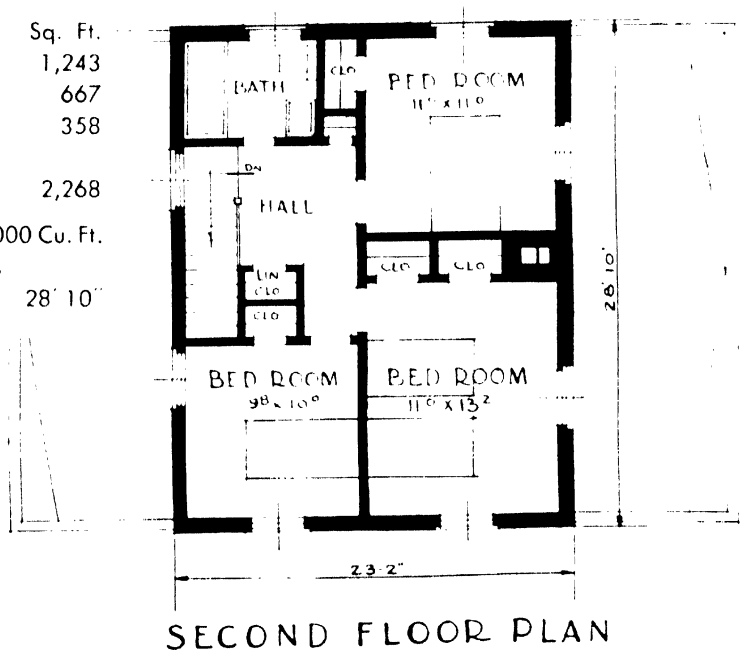
The living room, with its open wood-burning fireplace, is twenty-two feet long and has light and ventilation on three sides. Furniture arrangements are thereby possible to provide friendly reading and conversation corners, and will make the room the center for happy times for family and friends. The open stairs, rising out of the back of the living room, will be further welcomed by the interior decorator.

There is more than the usual amount of closet space, six closets being provided on the second floor and four on the living room floor. The coat closet is in the logical place, just off the front vestibule. Directly back of the entrance, there is another closet space that could be used as an overflow coat closet, or that might become a convenient and private location for the family telephone. The downstairs lavatory is centrally located and accessible to all the downstairs rooms, including the kitchen.



THE COLBY

AREA	Sq. Ft.
1st Floor	1,243
2nd Floor	667
Partial Basement	358
TOTAL	2,268
Approximately 19,000 Cu. Ft.	
Overall Dimensions	43'2" x 28'10"

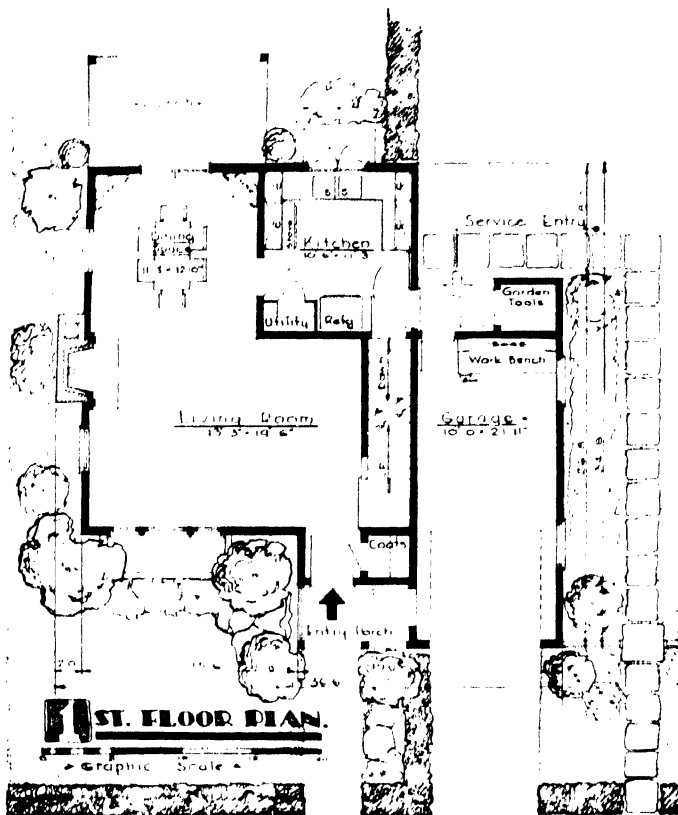




THE VIRTUES of contemporary planning, epitomized in the grace and elegance of Regency design, render The Colby a home with all the resident features of comfortable living of this day. The pleasing fenestration of this delightful home is further enhanced by an exterior of white painted brick with wings and roof of asbestos shingling. The advantages of an attached garage, particularly convenient to the street, do much to fill out an attractive façade. Access to the sun decks both over the garage and right portion of this home could be made possible if desired.

Front shuttered entry is to the central hall, opening into a large living room with double exposure and an open wood-burning fireplace located centrally along the inner wall. Entrance to the rear porch is from this room and the adjoining dining room for gracious outdoor dining in the summer months. The kitchen is efficient and convenient to service and maidless serving. A lavatory and side delivery entrance complete the functionalism of this "business end" of the home, with a door leading from the rear of the garage as an attractive feature for inclement weather. Basement stairs are handy in the central hall.

The sleeping quarter, or second floor of The Colby, is delightfully composed of three large bedrooms, each with cross ventilation and individual closets, with the master bedroom boasting twin closets for the "Master and Mrs.". The bath is at the head of the stairs with a linen closet appropriately located to serve bedrooms and bath.



THE GLENROCK

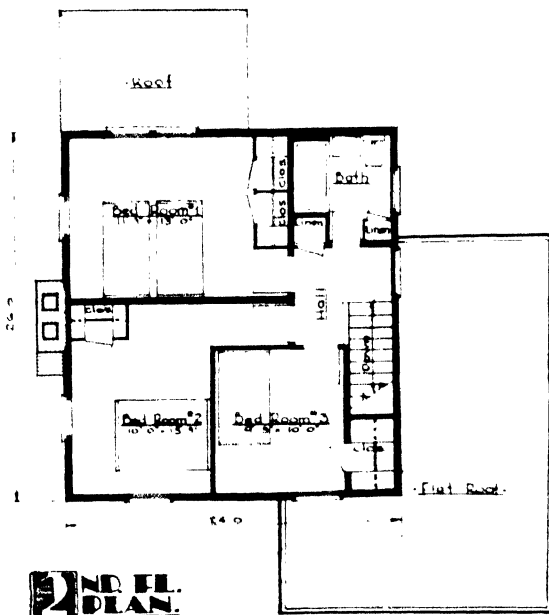
AREA	Sq. Ft.
1st Floor	693
2nd Floor	624
Porch	104
Garage	280
Full Basement	624

TOTAL 2,325

Approximately 17,000 Cu. Ft.

Overall Dimensions

36' 6" 34' 8"



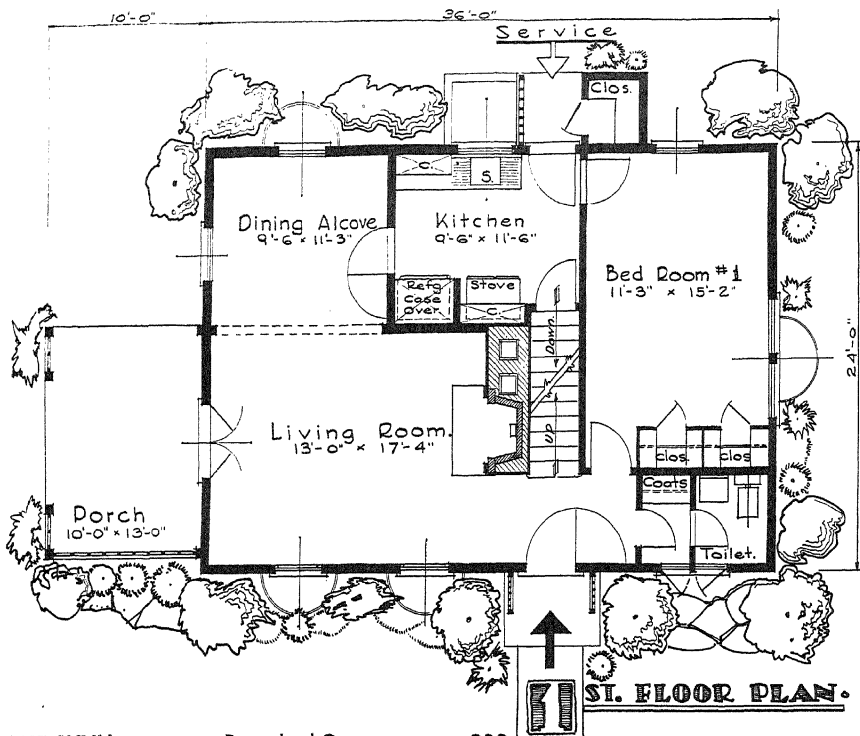


IF YOU like unaffected Colonial architecture—then you'll like The Glenrock. And certainly anyone would like its ample six rooms, covered porch, attached garage and workroom, many closets and large basement recreation room. Somewhat larger than most of the houses shown in this book, it has been designed for the family that requires six rooms with the usual three bedrooms.

These are all on the second floor—a master bedroom at the back that will take twin beds and which has cross ventilation and a pair of wardrobe closets for mister and missus, two smaller bedrooms at the front, both with nice closet space. All bedrooms have easy access to the bathroom which has a recessed tub and a convenient linen closet. Another linen closet is right outside the door of the bathroom, located appropriately at the head of the stairs.

Downstairs, on the first floor, are three rooms—a large living room with welcome wall space for placing furniture, and yet good light and cross ventilation, not to mention its wood-burning fireplace. And for those who prefer not to have guests walk right into their living room from the front door, there is an entry way with its own clothes closet just inside the front portico. The dining room can be treated as an extension of the living room, or partitioned off. It has a window in one wall, and a French door in the other which leads onto a porch that makes an ideal spot for summer suppers.

Truly scientific planning was applied in the arrangement of the kitchen. There's a double sink under the casement windows, and the walls are literally full of prefabricated steel cabinets. A big refrigerator will fit into the inner wall of this kitchen beside the utility closet for brooms, vacuum cleaners and the like. There are three ways of entering the big attached garage complete with work bench, and garden tool closet. And in the basement is the recreation room, laundry and heating equipment.



THE LYNN

Detached Garage

288

AREA

Sq. Ft.

Approximately 19,000 Cu. Ft.

1st Floor

864

Overall Dimensions

2nd Floor

622

36' 0" x 24' 0"

Full Basement

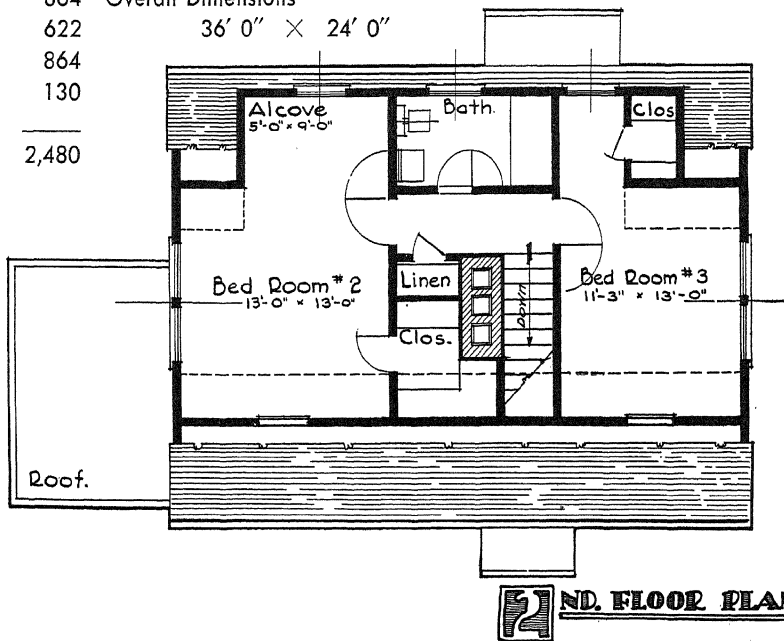
864

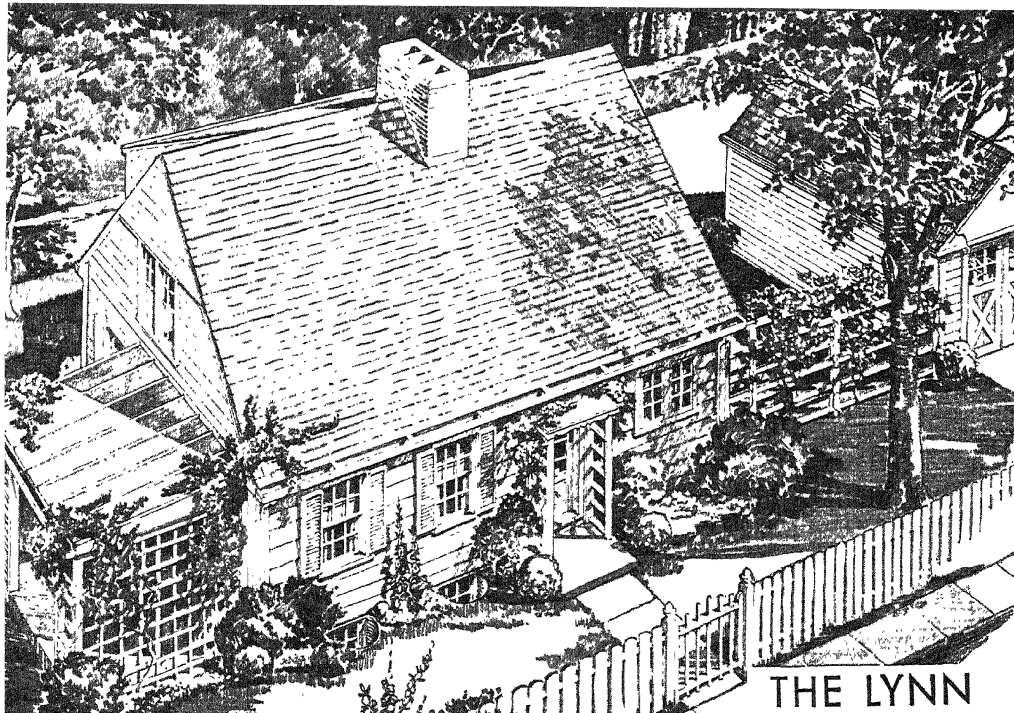
Porch

130

TOTAL

2,480



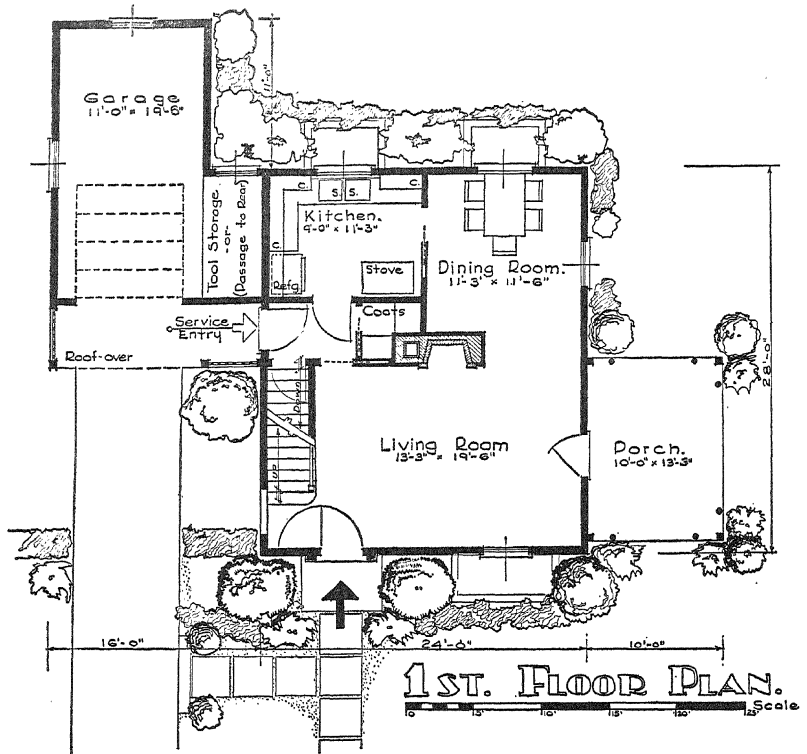


A CAPE COD cottage in the best tradition—low, cozy, vine-clad—The Lynn. Although it is not small it is economical of construction. This six room house finds space for three bedrooms—two on the well-arranged second floor, and one downstairs. This main floor bedroom, with its pair of closets and nearness to the bath, will be welcomed by any member of the family who has difficulty in climbing stairs. And of course it wouldn't take any imagination at all for a family that needed only two bedrooms to see the possibilities of this light, cross-ventilated main floor room as a library or den, or super workroom.

The whole house breathes livability. For winter evenings a cheery fire can be built in the fireplace, and in summer the front windows can be thrown open, and also the French doors onto the trellised porch. To have more open space, the partition between the living room and dining room can be left out, so that this section becomes a dining alcove with windows on two sides overlooking the garden at the side and rear.

In the kitchen, stove and refrigerator are conveniently arranged, and there are cupboards over both. Another cupboard fills the corner beside the double-drainboard sink under the broad window. The kitchen leads directly onto the back porch which has a closet for tools and household equipment. This house has a full basement with stairs leading down from the kitchen.

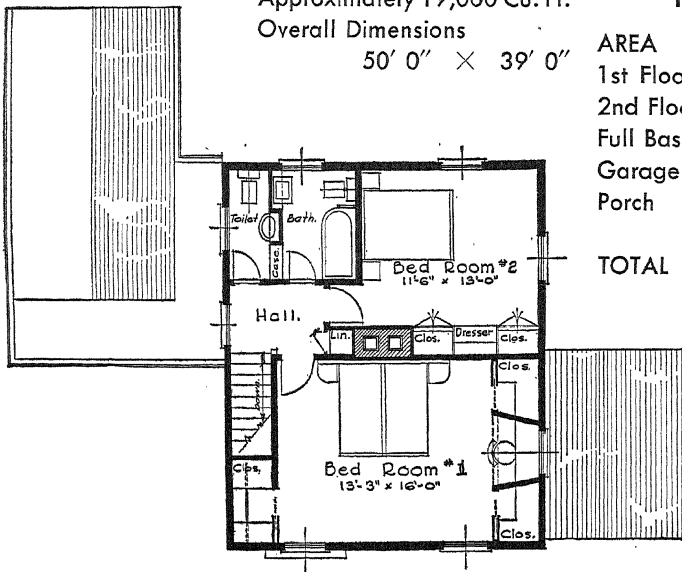
Both bedrooms upstairs have windows on three sides, and large closets. The bathroom is convenient to both, off the hall, right at the head of the stairs. All told there are seven closets in The Lynn, including the linen closet, coat closet, and tool closet. The Lynn should provide many couples with their dream house—a picture-book cottage complete with every modern convenience.

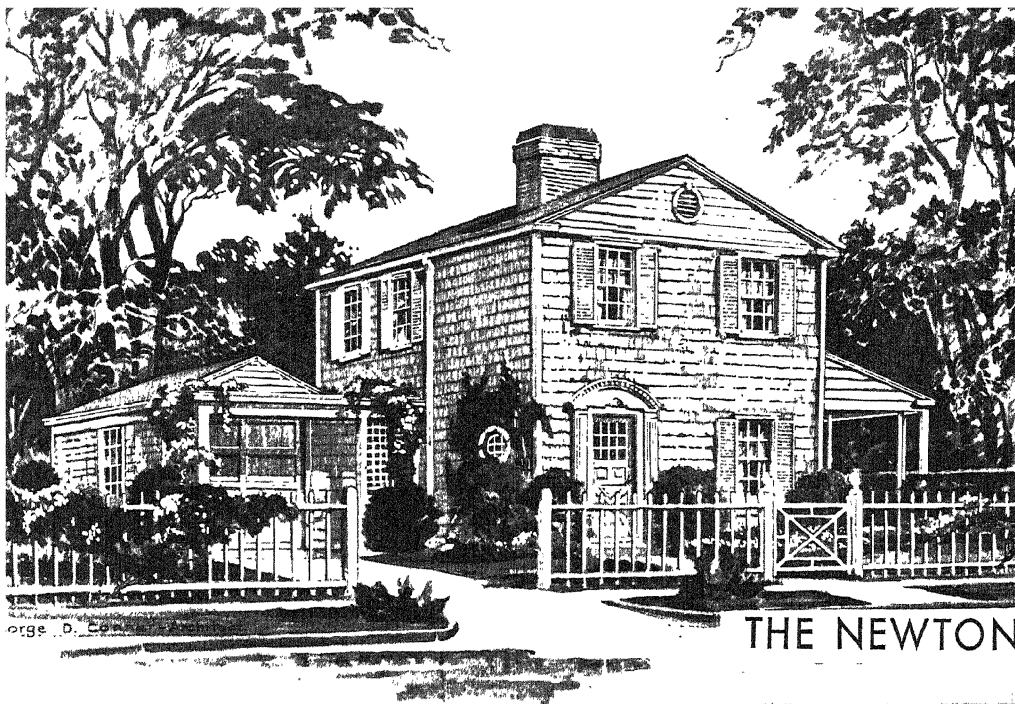


Approximately 19,000 Cu. Ft.
Overall Dimensions
50' 0" x 39' 0"

THE NEWTON

AREA	Sq. Ft.
1st Floor	672
2nd Floor	672
Full Basement	672
Garage Wing	356
Porch	132
TOTAL	2,504



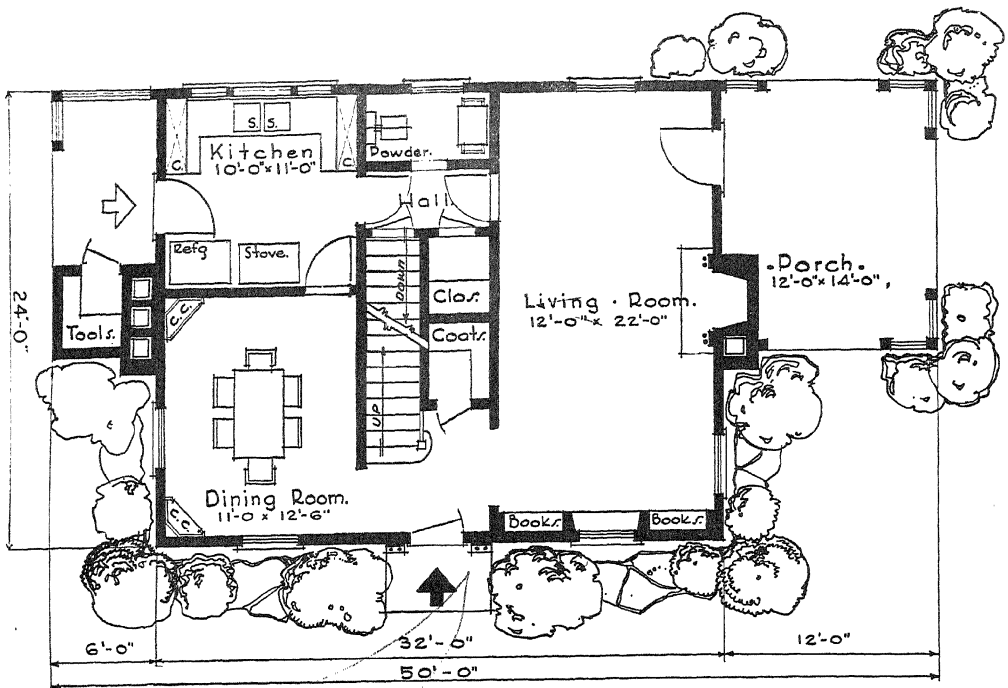


CLAPBOARD and shingles, shutters and ornamental detail make this five room New England Colonial house appear definitely early American. But be not deceived—behind its shuttered windows are many exceedingly up-to-date and practical features which mark it beyond doubt as a twentieth century home. For example, a side service entrance connects house and garage, and gives a convenient approach to the living room as well as the kitchen. In a maidless house this is a real convenience for the whole family. Of course, there is an entrance at the front, too, and it leads directly into the large living room with its wood-burning fireplace.

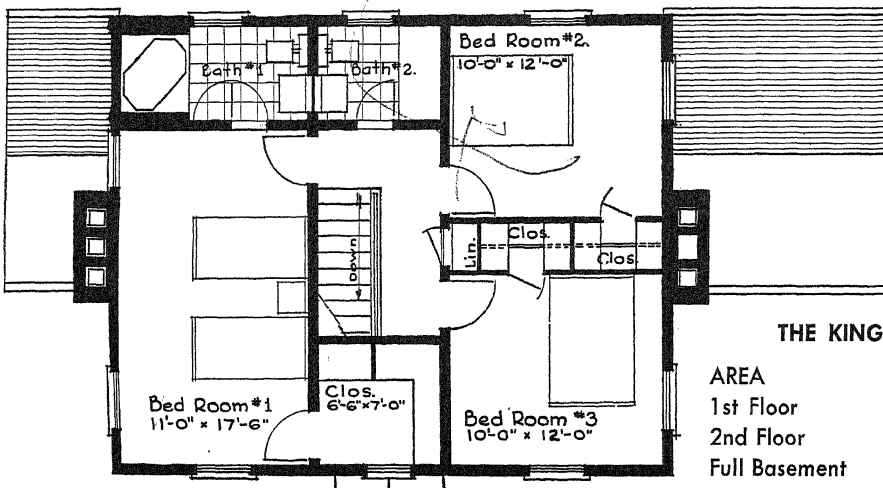
The living room and dining room, connected by a broad open doorway, are, in effect, a large "L" shaped room with three exposures. The porch shown off the living room can just as well be built at the back of the house, with a door where the back window of the dining room is shown. The kitchen is a very business-like workroom, with double sink beneath a window, and long stretches of cabinets and work shelves around the walls. There is a utility storage room just outside the kitchen, tucked between the connecting garage and the side wall of the house.

Modern sliding doors are a joy, because they don't clutter up wall space and bump into furniture when they are opened. You will find these sliding doors on all closets, and between the kitchen and dining room, and a sliding door shields the living room from the service foyer.

Upstairs, the master bedroom across the front of the house is really a splendid affair, with three large closets, two of which flank a space for a built-in dressing table. Also in the back bedroom, two closets thus arranged form a recess for a vanity. In a house with children, the unusual bath arrangement should prove very popular, for besides one complete bathroom, there is an adjacent extra lavatory.



• FIRST FLOOR PLAN •



• SECOND FLOOR PLAN •

THE KINGSLEY

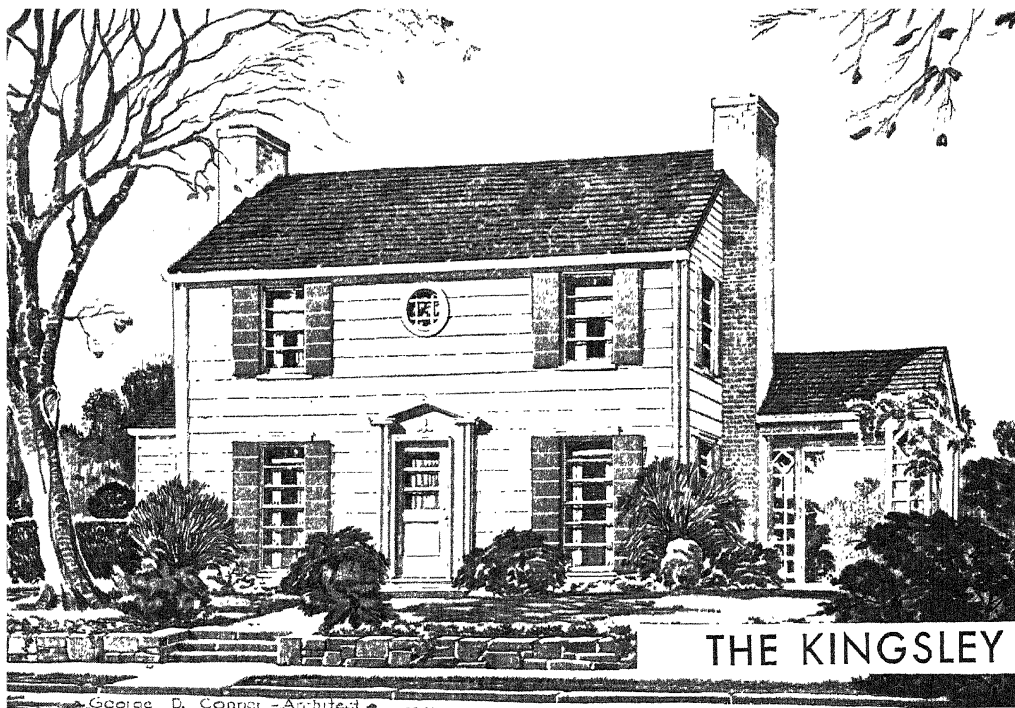
AREA	Sq. Ft.
1st Floor	768
2nd Floor	768
Full Basement	768
Porches	252

TOTAL 2,556

Approximately 20,000 Cu. Ft.

Overall Dimensions

50' 0" × 24' 0"

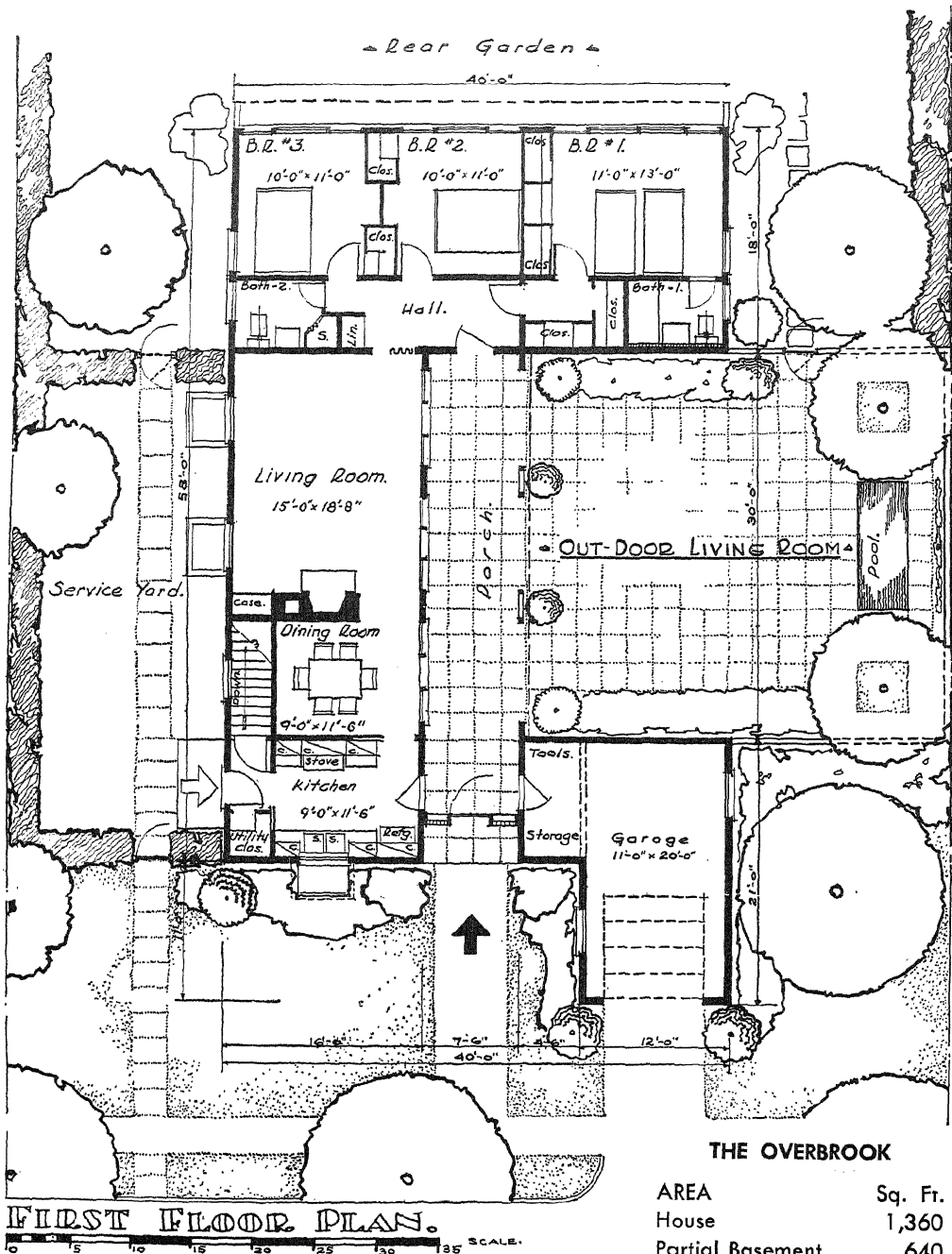


FOR A FAMILY with children, the six room Kingsley provides spacious rooms, a full dining room, a large basement, ample closet space, and an extra bath. The front door leads into a center hall separating the living room and dining room. This hall has a big coat closet beside the stairs. Off the hall to the right is a gracious living room, twelve by twenty-two feet. It has a front window flanked by bookcases, a fireplace, a window on the side wall, and also a door to the covered porch. Another window in the back completes the triple-exposure. There is another hall in the rear which runs between the living room and the kitchen. On one side of this hall is a wonderfully convenient powder room, and still another good closet.

The living room runs the entire depth of the house and the French door to the rear serves as an entry to the covered porch. An additional entrance into the kitchen from the side of the house eliminates all unnecessary tramping through the main quarters. The large kitchen with the working counters conveniently arranged under a bank of three windows makes a cheerful spot in which to prepare meals. The separate dining room has a double exposure, and built-in corner cabinets. The prospective home owner will be interested in the utility closet just off the kitchen entry.

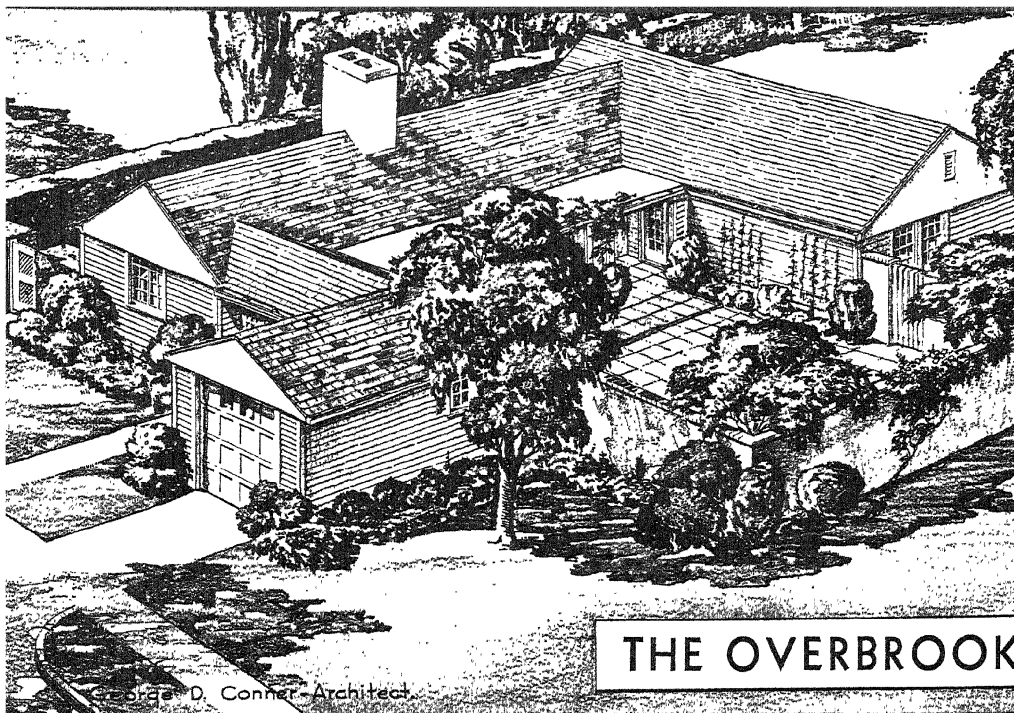
There are three bedrooms on the second floor. The master bedroom is eleven by seventeen feet, has its own private bathroom, and an extremely large closet. A second bathroom at the head of the stairs serves the other two bedrooms, both of which are the same size and have similar closets. There is a linen closet in the upstairs hall.

The covered porch, located on the side of the house, will provide a spot for summertime leisure and entertaining, and be far enough away from the street to give privacy for afternoon bridge games and parties. A full basement under the house will have extra room for storage, a jam and preserve closet, and a rumpus or play room.



Approximately 23,000 Cu. Ft.
Overall Dimensions

40' 0" × 58' 0"



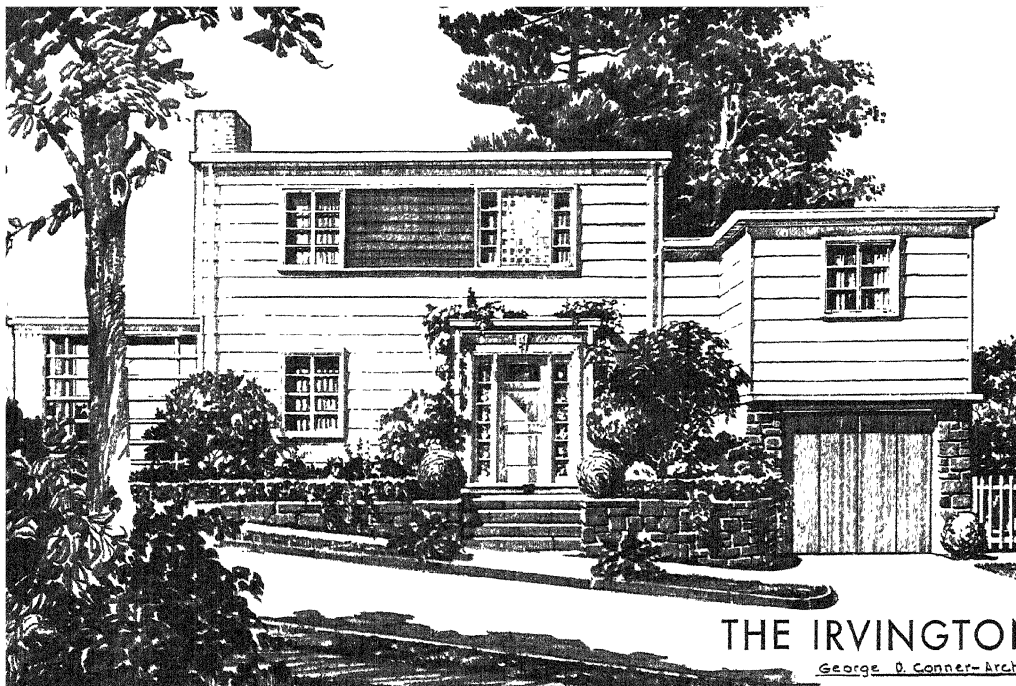
A DREAM of a house . . . rambling, picturesque, and supremely livable. Privacy and to spare is assured by the floor plan divided into three principal sections. First, on the street side is kitchen, storage and garage. Second, living and dining quarters are along the service yard at the left. And third, sleeping wing is in the rear.

The six-room Overbrook has three bedrooms—a master bedroom with two closets flanking a recess for a vanity, and two smaller bedrooms with a closet apiece. There is a bath with shower off the rear hall, and a linen closet to serve these bedrooms, while the master bedroom has its own private bath with full tub. Each bedroom has a handsome picture window looking out on the rear garden.

The living room is delightful with its fireplace, and light from two sides . . . a pair of windows on the left wall, and two openings onto the courtyard, which is enclosed by a six foot masonry wall. This courtyard is almost an outdoor living room, for planted in shrubs and vines and provided with perhaps a lily pool or outdoor fireplace, it would be a wonderfully sunny and private spot for outdoor living during the warm months. The dining room lies between the living room and the kitchen, which is well designed with a sink beneath the window, a great deal of cupboard space, and a utility closet.

Stairs to the full basement lead down from the kitchen. The basement can be eliminated altogether by placing a compact heating unit in the space used by the stairway. The garage is attached to the house by a covered passage which passes through a good-sized combination storage room and tool house.

The outdoor living room, which adds so much to the pleasure of living, has a long covered porch which runs along the right wall the length of the kitchen, dining and living rooms. The Overbrook offers much to the family that seeks privacy.



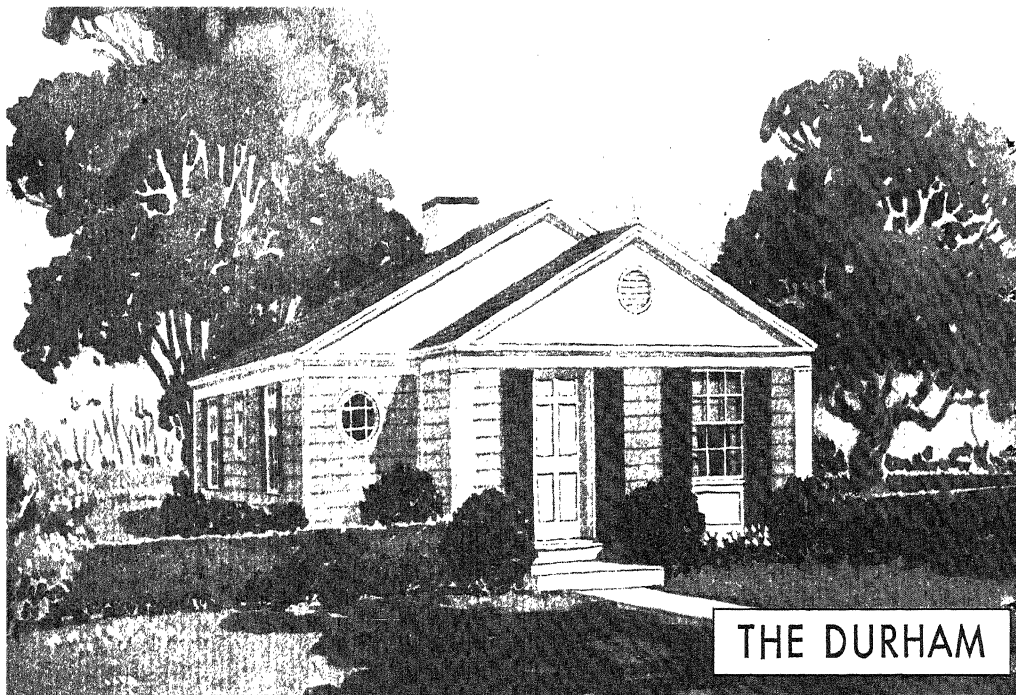
A HILLSIDE lot calls for The Irvington. Built on three different levels, it has a smart modern appearance, and an interesting interior. This house has many possibilities . . . there is a rumpus room in the large basement and a multi-purpose room above the garage, half-way between the first and second floors, which can serve as a studio, den, library or spare bedroom.

The front door opens into a foyer with ample guest closet and a stairway leading to the upper levels. To the left is a spacious living room, thirteen by twenty feet, with triple-exposure. It is "L" shaped, so that the wing at its rear has the privacy to serve as dining space overlooking the back garden. There are built-in cupboards here, and a door leading directly into the well-arranged kitchen. One nice thing about the kitchen is the fact that it is adjacent to stairs leading to both upper and lower levels.

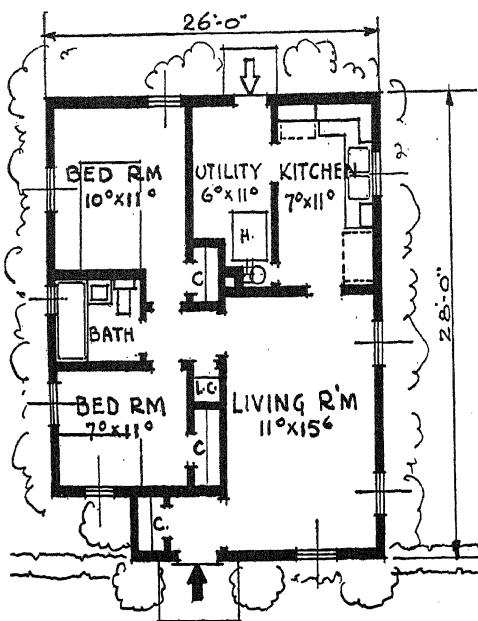
The back stairs lead to the yard, the service entry, the garage and basement. In the basement are two extremely large rooms—the game room which is big enough to accommodate a workshop in its corner, and another room which will take all heating and laundry equipment.

Upstairs, the sleeping quarters consist of two commodious bedrooms. The master bedroom has wonderful light and ventilation, space for twin beds, and a double dressing room with vanity for luxurious convenience. The other bedroom has a recessed space for a dressing table, also a closet, and cross ventilation with a long stretch of windows across the back wall. There is a large bath with a glass block wall panel, and not to be overlooked is the complete bath with shower stall on the "mezzanine" level right off the stair landing.

An extra large garage and a sunny side porch complete The Irvington—definitely designed for modern living.



THE DURHAM



FLOOR PLAN

Southern Regency in style, The Durham is a small house that is livable and attractive as well as economical to build. In spite of its smallness, it completely retains the formal, graceful appearance of the old Southern manor houses.

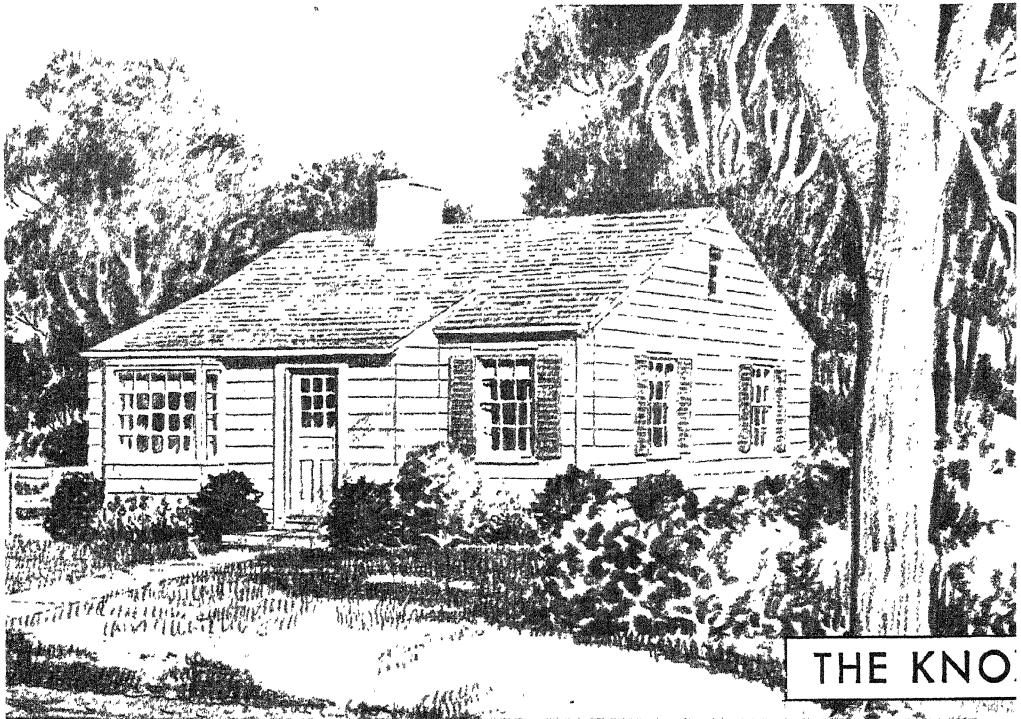
The well laid-out room arrangement includes a small entrance hall with a handy coat closet, large living room, two bedrooms, convenient bath, and an exceptionally efficient kitchen.

The house is shown with a utility room, thereby eliminating the additional expense of a cellar. However, if a basement is desired, the space now used for the utility room may be converted into stairs, and a small dinette added to the kitchen.

AREA	Sq. Ft.
House	702

Approximately 10,000 Cu. Ft.

Overall Dimensions
26' 0" X 28' 0"



THE KNOX

Snug as a bug in a rug will be the family who make The Knox their future home. Completely functional, this house makes use of every bit of space to provide efficient and comfortable living.

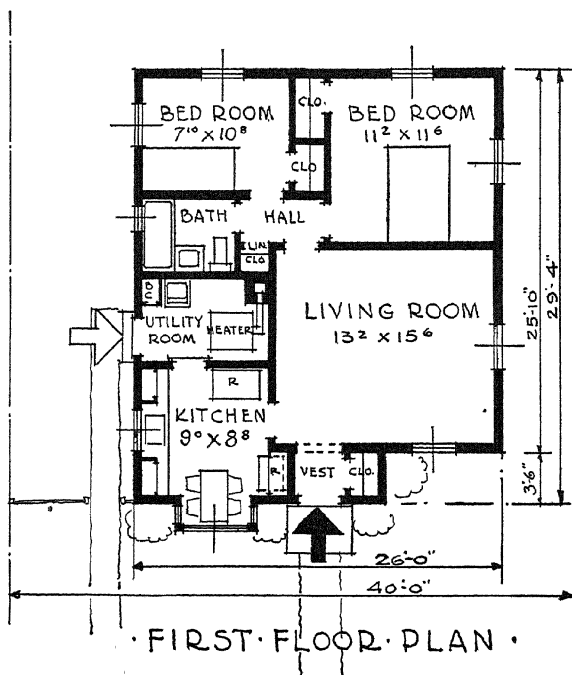
Each of the four rooms has cross ventilation, and the housewife will welcome the closets, of which there are five—one in each bedroom, a linen closet just outside the bathroom, a broom closet in the utility room, and a convenient coat closet just to the right of the vestibule.

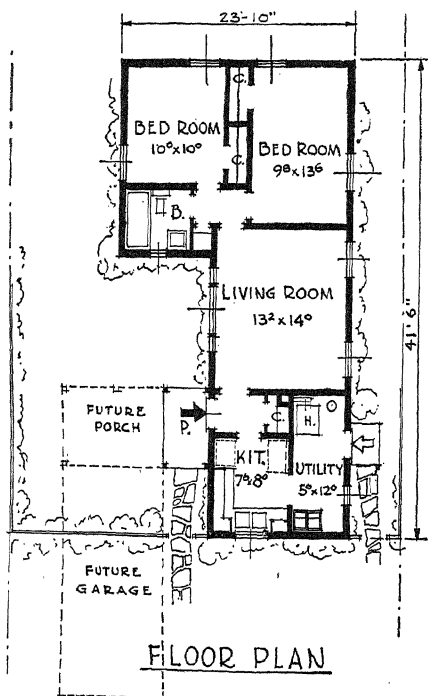
Cheerful mealtime hours are guaranteed in the windowed dining corner of the kitchen. An alternate cellar plan is available for those who prefer this addition.

AREA	Sq. Ft.
House	744
Partial Basement	190

Approximately 10,000 Cu. Ft.

Overall Dimensions
26' 0" X 29' 4"





For the small American family, this four room cottage, The Alden, offers an unusually compact and cozy home which will fit snugly on the narrowest lot.

Planned to be built without a basement, this house has a utility room which becomes an attractive dining alcove or an extension of the kitchen, if a partial or full cellar is desired.

Two bedrooms, a living room, a kitchen and a bathroom—plus four closets and plenty of wall space for furniture arrangements—all these add up to a cottage small that will be brimful of happy living.

The plan shows how an attached garage may be added later, even on the narrowest of plots.

AREA	Sq. Ft.
House	746
Porch	37

TOTAL	783
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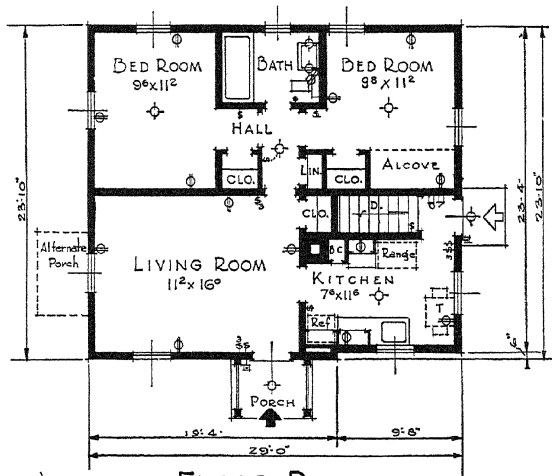
Approximately 8,000 Cu. Ft.

Overall Dimensions
23' 10" X 41' 6"



The Oxford is as efficient and livable a four room house as you have ever seen under its own tiny, square, peaked, shingle roof. Consisting of a spacious living room that serves for dining as well, two comfortable bedrooms, bath, and a real kitchen, this small house design reduces the enclosed living unit to the minimum consistent with modern living standards.

The trellises at the front door, the slight set-back and roof break in the kitchen wing, and the oversized chimney stamp the house as architecturally attractive. The outside walls might well be either clapboard or shingles, painted a soft weathered gray to give the cottage a mellowed, comfortable look of "belonging". The roof will look well in green, or in a dark slate tone to match the slatted shutters.



FLOOR PLAN

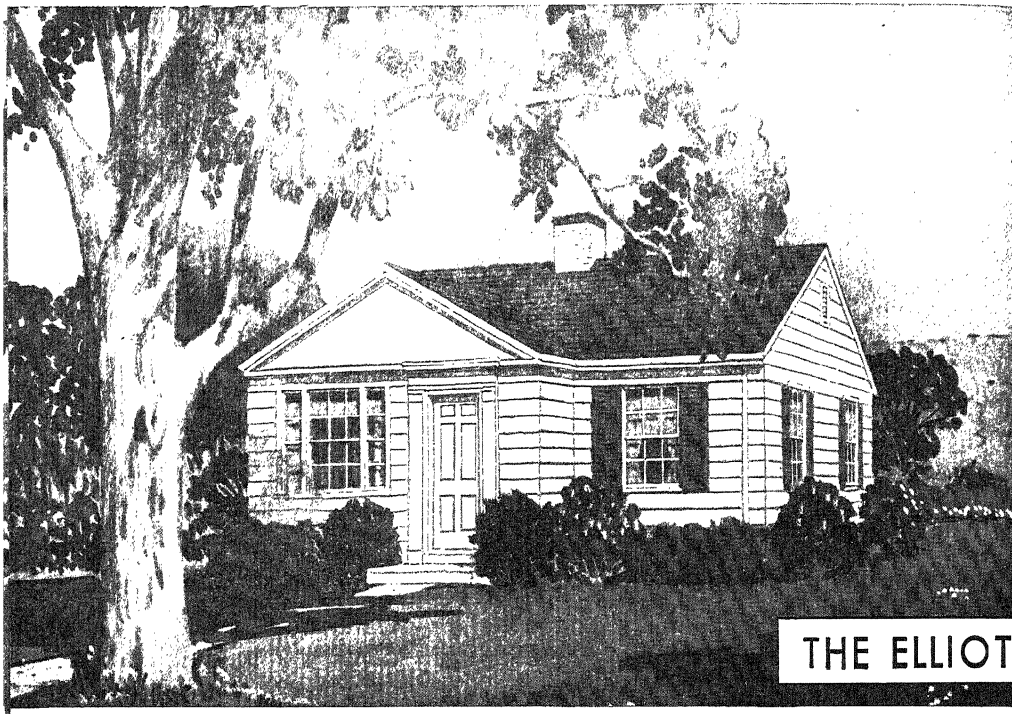
AREA	Sq. Ft.
House	675
Partial basement	352

TOTAL 1,027

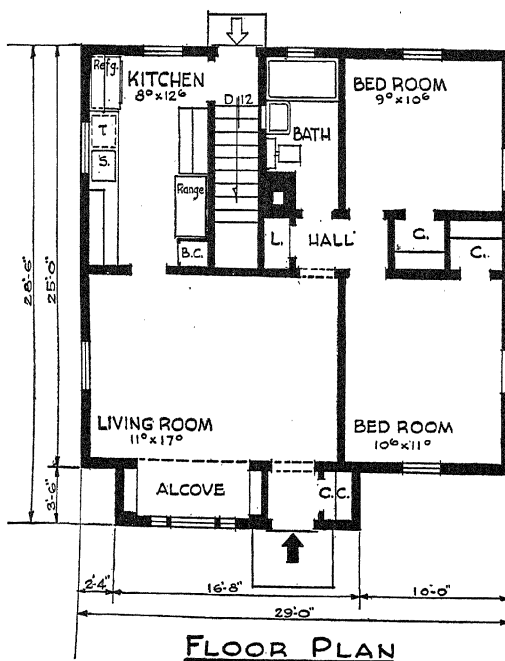
Approximately 11,000 Cu. Ft.

Overall Dimensions

29' 0" X 23' 10"



THE ELLIOT



As compact, as functional, and as traditionally American as baseball, The Elliot gets its inspiration from the homestead houses of the middle West.

The front entrance is through a small hall with a coat closet opening off it. The living room is made unusual by the large light alcove with bookshelves flanking the triple window. The plan provides for good closets and a kitchen with dining space that is both light and airy with cross ventilation.

Each of the two bedrooms has a roomy closet and sufficient wall space for easy arrangement of furniture. A linen closet in the hall outside the bathroom is near that room and the bedrooms, to save the housewife many steps.

AREA	Sq. Ft.
House	782
Partial Basement	260
TOTAL	1,042

Approximately 11,000 Cu. Ft.

Overall Dimensions
29' 0" X 28' 6"



THE FINLAY

The Finlay is a compact Colonial-type cottage that has its full share of comfort and beauty. The roof structure, the placement of the windows, and the small porch are so designed as to give a feeling of individuality and interest.

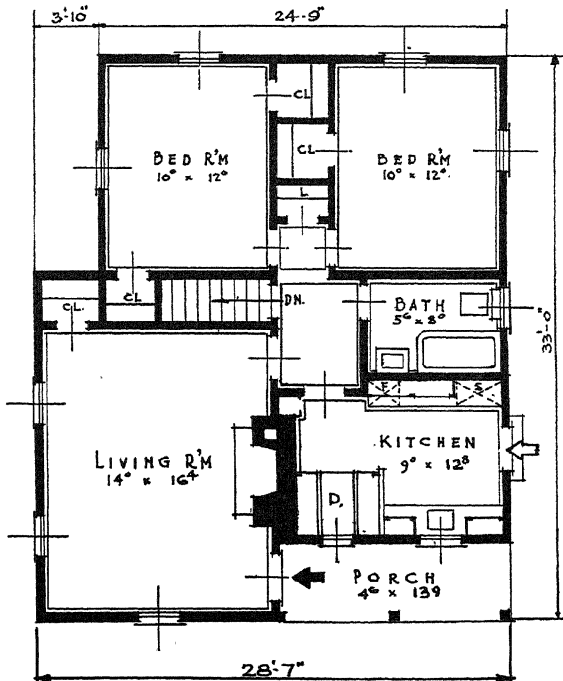
Each room is well aired and lighted, and closets are in abundance so that there will be no danger of an untidy home. The central hallway makes each room easily accessible, and yet does not use much precious space. A further convenience is the side kitchen entrance which saves a long trek to the back of the house for deliveries and for any members of the family who might prefer to use the kitchen entrance. The kitchen and dinette windows face the front, while the bedrooms face the rear, insuring privacy.

AREA	Sq. Ft.
House	895
Partial Basement	307

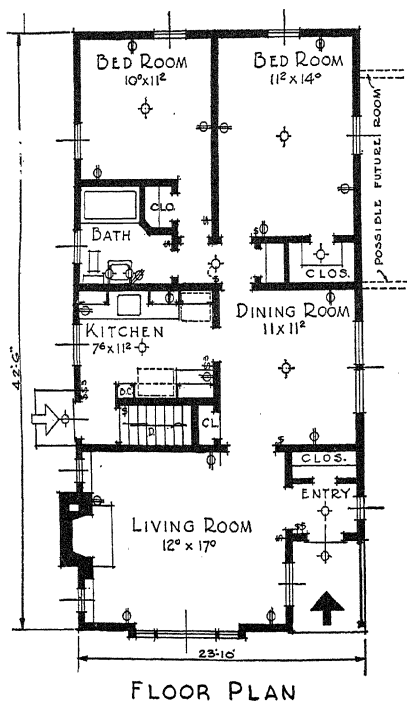
TOTAL 1,202

Approximately 13,000 Cu. Ft.

Overall Dimensions
28' 7" X 33' 0"



FLOOR PLAN



A commodious five room house, The Quillin shows the influence of the Early Colonial but is really typical twentieth century American. The living room features a "show" window and a wood-burning fireplace, and has three-way ventilation.

The entrance is dignified, and the entrance hall, with its huge coat closet, will keep the living room from acquiring a cluttered look.

Both of the bedrooms are larger than usual in a house of this type, and the oversize closet in the master bedroom will be a joy to any couple. The kitchen has a modern step-saving layout, and the kitchen door gives direct access to the cellar steps, saving many a muddy foot-track across the kitchen linoleum.

AREA	Sq. Ft.
House	977
Partial Basement	306

TOTAL 1,283

Approximately 16,000 Cu. Ft.

Overall Dimensions
23' 10" X 42' 6"



THE UPTON

A real fairy tale house, The Upton is a picturesque cottage that captures all the charm of old-time country life. The white picket fence, picture-book roof over the kitchen entrance, rough batted green shutters on windows and door, little front dormer and black-capped chimney—all make a "live happily ever after" home.

Everything is included here for comfortable living for a small family, including plenty of closets, five in all. A cellar under part of the house is big enough to contain the heating plant, and in areas where central heat is not needed the basement may be eliminated and the cost of building reduced. If a folding staircase to the attic, sliding into the ceiling when not in use, is installed, the attic will provide plenty of room for good dry storage.

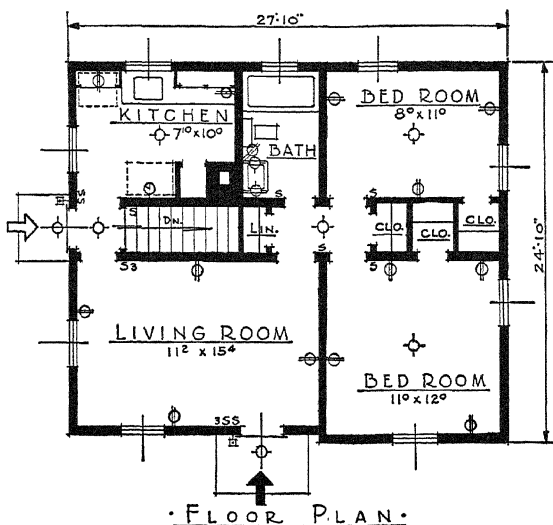
AREA	Sq. Ft.
House	646
Full Basement	646

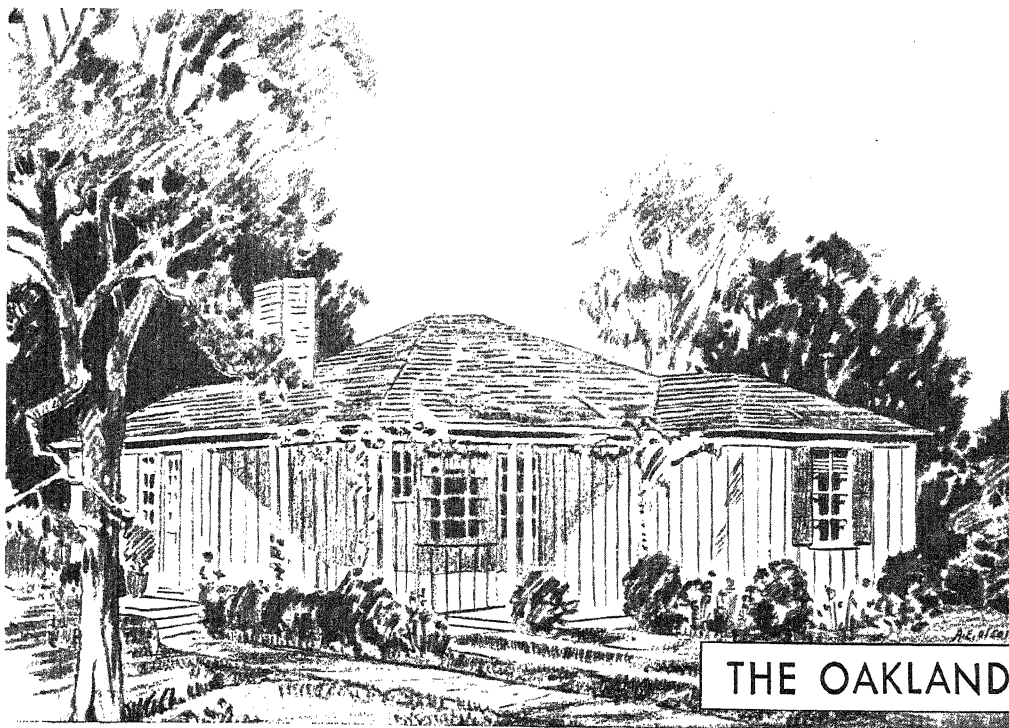
TOTAL 1,292

Approximately 11,000 Cu. Ft.

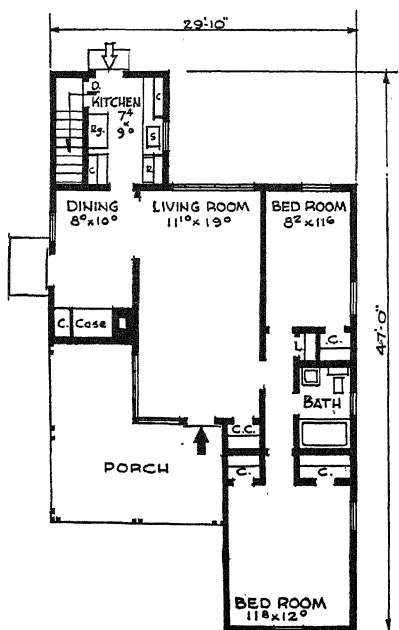
Overall Dimensions

27' 10" X 24' 10"





THE OAKLAND



FLOOR PLAN

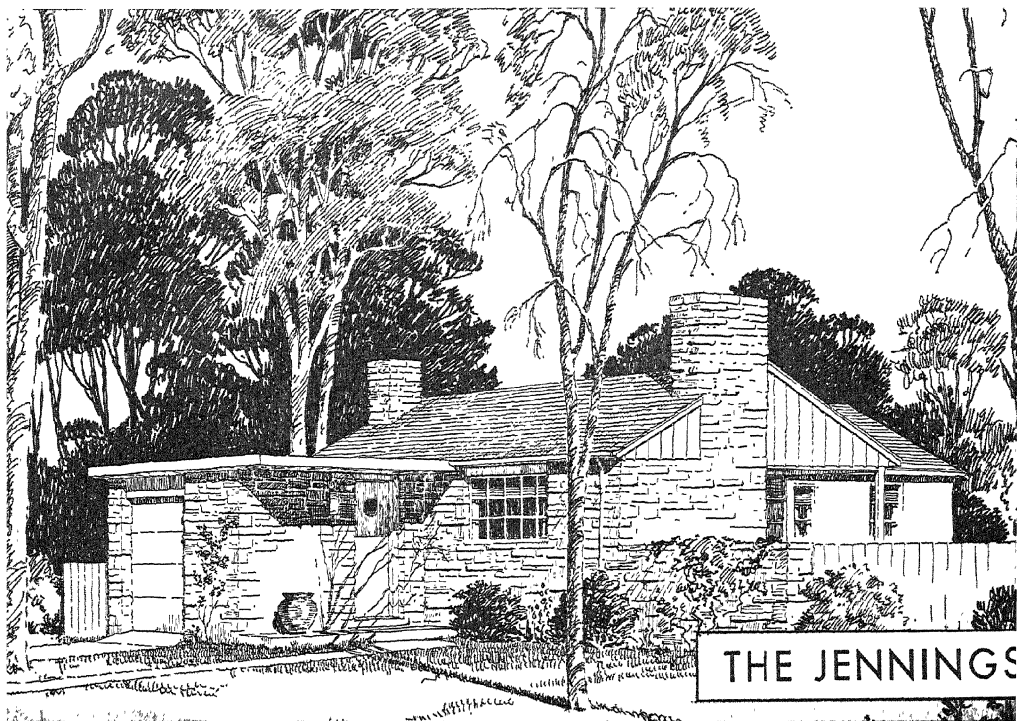
Designed to obtain a maximum of sunshine and fresh air, The Oakland is a rambling five room house that offers cheery living for any family. Corner windows in the living room make this center of social and family life a pleasant and cozy room.

Housewives will give three cheers for the cupboard space in the dining room, the closets in each bedroom, and the linen storage space convenient to both bedrooms and the bathroom. The rooms are so planned that clever furniture groupings will be easy, since the family has plenty of wall space for many desired arrangements.

AREA	Sq. Ft.
House and porch	1,070
Partial basement	231
TOTAL	1,301

Approximately 12,000 Cu. Ft.

Overall Dimensions
29' 10" X 47' 0"



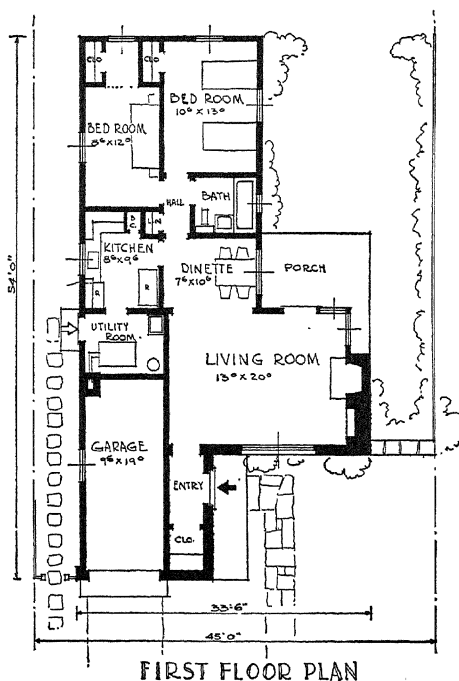
With the garage conveniently located near the front entrance, The Jennings is a low, rambling house that includes four rooms and a dinette. The living room has a wood-burning fireplace and a corner window that will make it a charming setting for get-togethers for the family, or when friends drop in.

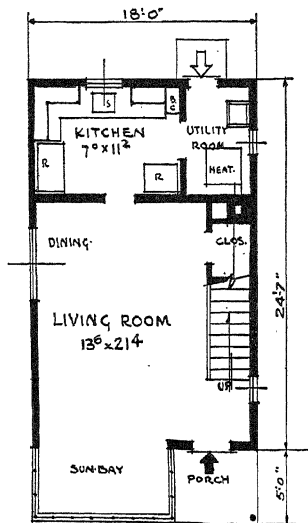
Each of the two bedrooms has ample space for clothes, and there is a handy linen closet in the hall opposite the bathroom, as well as a broom closet in the kitchen, and a coat closet to the left of the entry hall. The side entrance into the utility room will protect the kitchen floor, and provide an easy entry for deliveries.

AREA	Sq. Ft.
House	1,329
Partial Basement	380

Approximately 16,000 Cu. Ft.

Overall Dimensions
33' 6" X 54' 0"





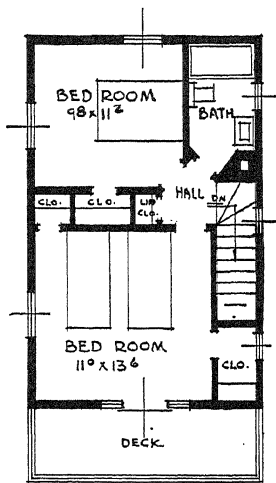
FIRST FLOOR PLAN

Approximately 10,000 Cu. Ft.

Overall Dimensions

18' 0" X 29' 7"

100



SECOND FLOOR PLAN

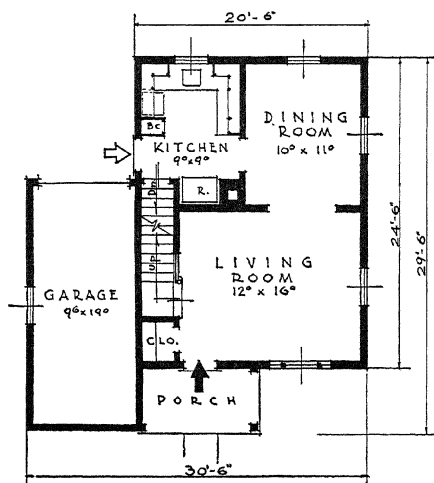
AREA	Sq. Ft.
1st Floor	532
2nd Floor	441
Full Basement	532
TOTAL	1,505

When the sun shines bright on your tidy Nassau home, you'll revel in ownership of a living room that is gay with light from the big window that covers one entire wall. The sun deck, created by a set-back of the second floor, and the broad window in the larger of the two bedrooms will also give the family an opportunity to collect plenty of the sun's healthful rays.

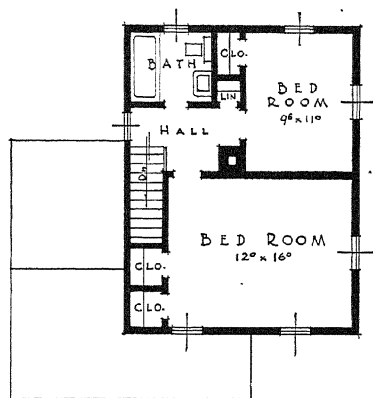
Planned for happy moments, the living room's spaciousness is increased by having the stairway open directly from one corner of this room. A dining alcove in the opposite corner, near the kitchen, may be used for pleasant mealtimes. A utility room houses the heating equipment, if no basement is built, but if a cellar is included in your plans, a tidy breakfast nook may be made from the utility room.



Location of the garage creates an attractive side detail in The Prospect and makes possible a covered porch and entrance. This two-story house has five rooms and six closets, which will appeal to the housewife who has difficulty finding enough space for the family's belongings.



• FIRST FLOOR PLAN •



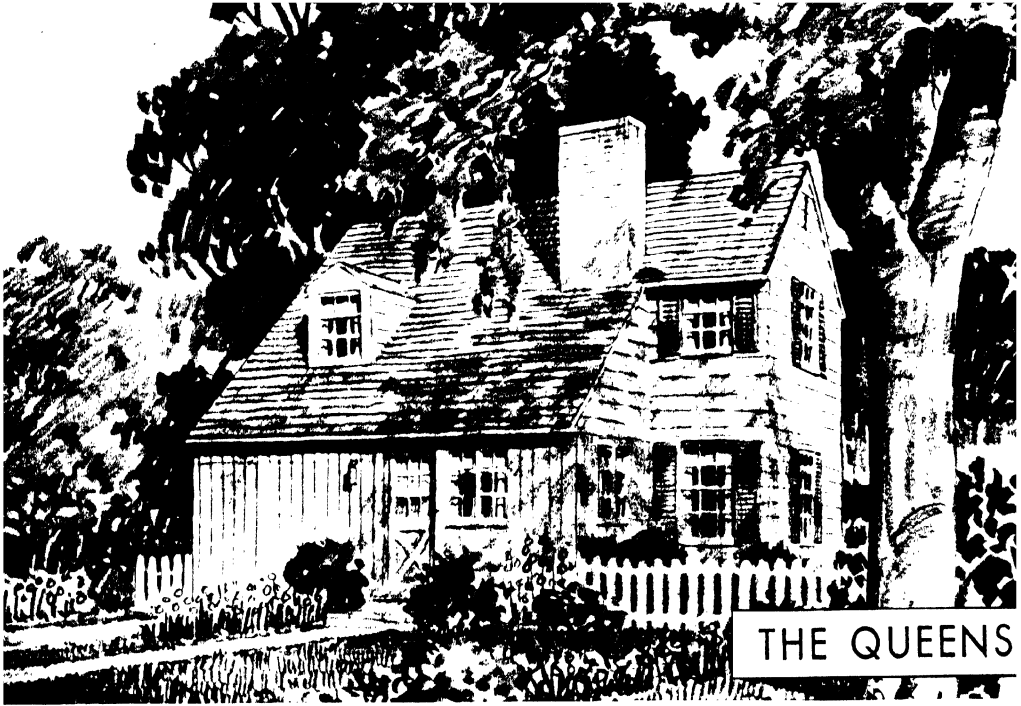
• SECOND FLOOR PLAN •

AREA	Sq. Ft.
1st Floor	502
2nd Floor	502
Porch	50
Garage	200
Partial Basement	277

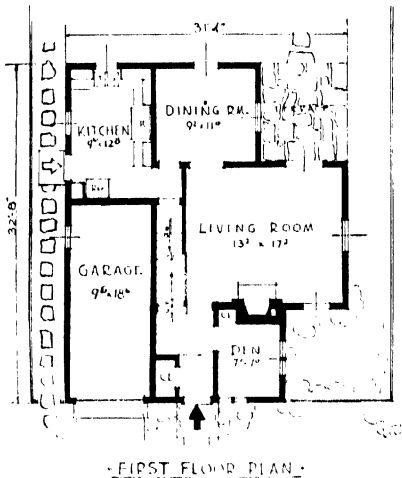
TOTAL 1,531

Approximately 13,000 Cu. Ft.

Overall Dimensions
30' 6" X 29' 6"

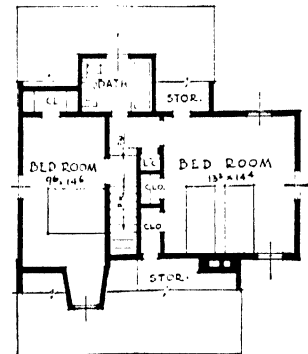


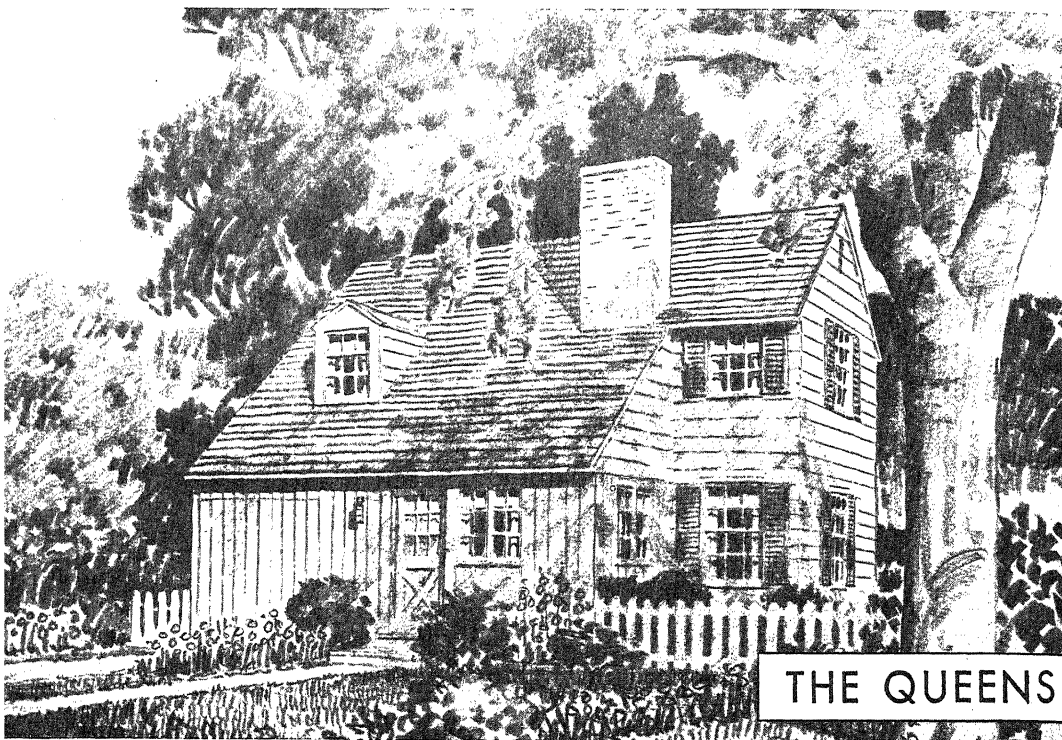
THE QUEENS



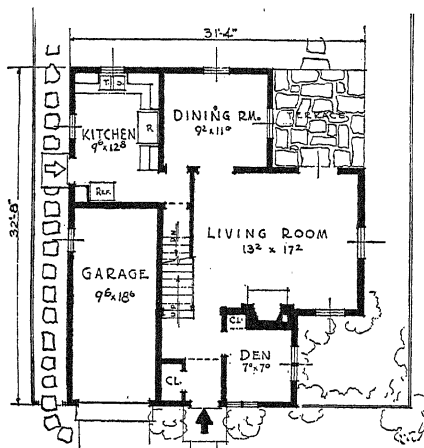
The Queens is a two-story house, with a long gable roof reaching up from the front, giving the effect of width and stability. Five ample rooms are provided, with seven good closets and two storage spaces under the second floor eaves. Special features are the den, opening off the short entrance hall, a living room with a fireplace and two corners for reading nooks and book shelves, and the flanged terrace.

AREA	Sq. Ft.
1st Floor	871
2nd Floor	546
Partial Basement	165
TOTAL	1,582
Approximately 14,000 Cu. Ft.	
Overall Dimensions	
31' 4" x 32' 8"	





THE QUEENS



•FIRST FLOOR PLAN•

The Queens is a two-story house, with a long gable roof reaching up from the front, giving the effect of width and stability. Five ample rooms are provided, with seven good closets and two storage spaces under the second floor eaves. Special features are the den, opening off the short entrance hall, a living room with a fireplace and two corners for reading nooks and book shelves, and the flagged terrace.

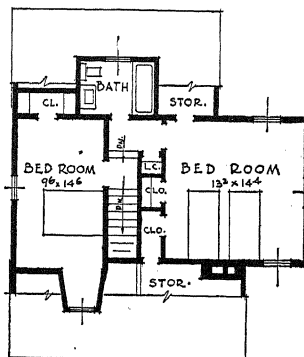
AREA	Sq. Ft.
1st Floor	871
2nd Floor	546
Partial Basement	165

TOTAL 1,582

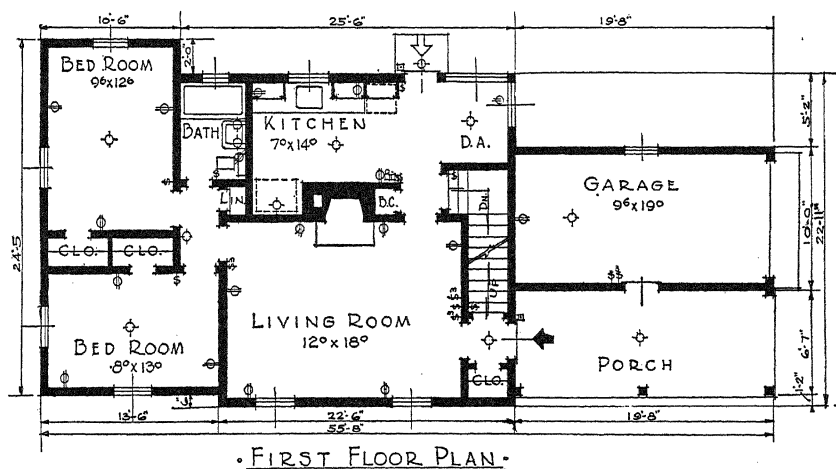
Approximately 14,000 Cu. Ft.

Overall Dimensions

31' 4" X 32' 8"



•SECOND FLOOR PLAN•

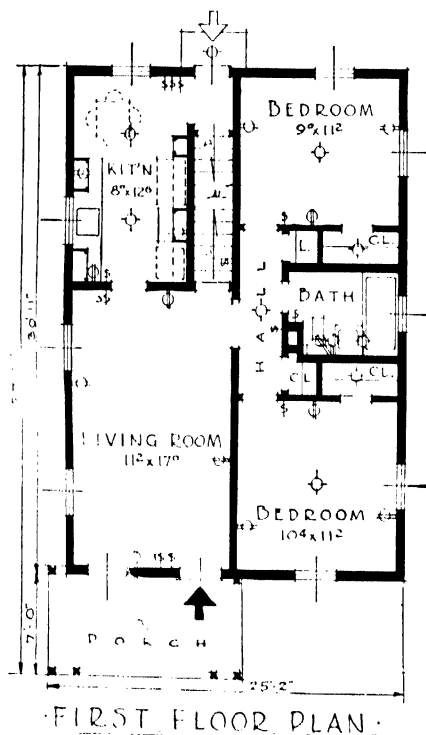


Currier and Ives would have loved this New England Colonial, The Monroe, for its snug comfort and winter charm. Although actually only a four room house, the dining alcove is so well separated from both the kitchen and the living room that it adds practically another room. An important feature is the convenient access to the garage from the house by way of the covered porch.

AREA	Sq. Ft.
House	842
Garage Wing	335
Partial Basement	517
TOTAL	1,694
Approximately 17,000 Cu. Ft.	
Overall Dimensions	
55' 8" X 22' 11"	



THE KENDALL



A little white house that can well nestle by the side of the road, and be a friend to man, The Kendall provides a fitting roof-tree for the most hospitable owner. With its wide old-fashioned clapboards, and white-washed brick chimney, it suggests the friendly, comfortable American way of life.

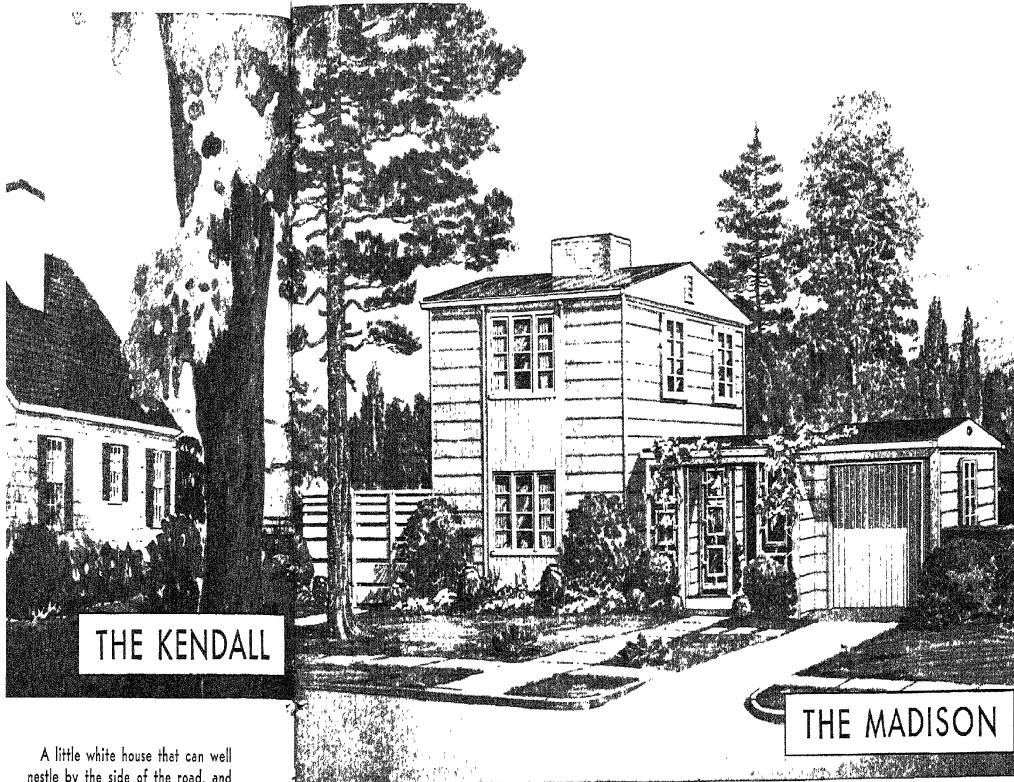
Although complete on one floor, the house may be enlarged by finishing the attic space and adding bedrooms there. The large kitchen, the "business section" of the house, with loads of cabinets all grouped together, has plenty of space for the family dining table at the other end of the room by a pleasant window.

AREA	Sq. Ft.
1st Floor	735
2nd Floor	443
Full Basement	735
Porch	95

TOTAL 2,008

Approximately 14,000 Cu. Ft.

Overall Dimensions
25' 6" x 54' 0"



THE KENDALL

THE MADISON

A little white house that can well nestle by the side of the road, and be a friend to man, The Kendall provides a fitting roof-tree for the most hospitable owner. With its wide old-fashioned clapboards, and white-washed brick chimney, it suggests the friendly, comfortable American way of life.

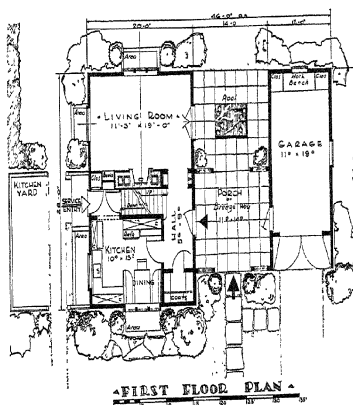
Although complete on one floor, the house may be enlarged by finishing the attic space and adding bedrooms there. The large kitchen, the "business section" of the house, with loads of cabinets all grouped together, has plenty of space for the family dining table at the other end of the room by a pleasant window.

AREA	Sq. Ft.
1st Floor	735
2nd Floor	443
Full Basement	735
Porch	95

TOTAL 2,008

Approximately 14,000 Cu. Ft.

Overall Dimensions
25' 6" X 54' 0"



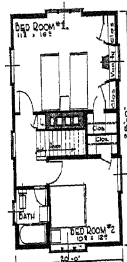
FIRST FLOOR PLAN

With a paved terrace and outdoor pool providing the setting for real outdoor living, The Madison, a modern Colonial, is a two bedroom house of utmost simplicity for the small family. All the work rooms are near the street, leaving the living room a private haven.

AREA	Sq. Ft.
1st Floor	560
2nd Floor	560
Full Basement	560
Porch	168
Garage	336
TOTAL	2,184

Approximately 13,000 Cu. Ft.

Overall Dimensions
46' 0" X 28' 0"



SECOND FLOOR PLAN

THE HOUSE WITH EIGHT FACES

TO ROUND OUT this layman's fashion book of up-to-date custom-built homes, it is essential that consideration be given to the money-saving elements that are afforded in small multi-unit house production. On the following pages you will see the House-with-Eight-Faces, together with an architect's perspective of this group housing pleasantly arranged on a proposed plat.

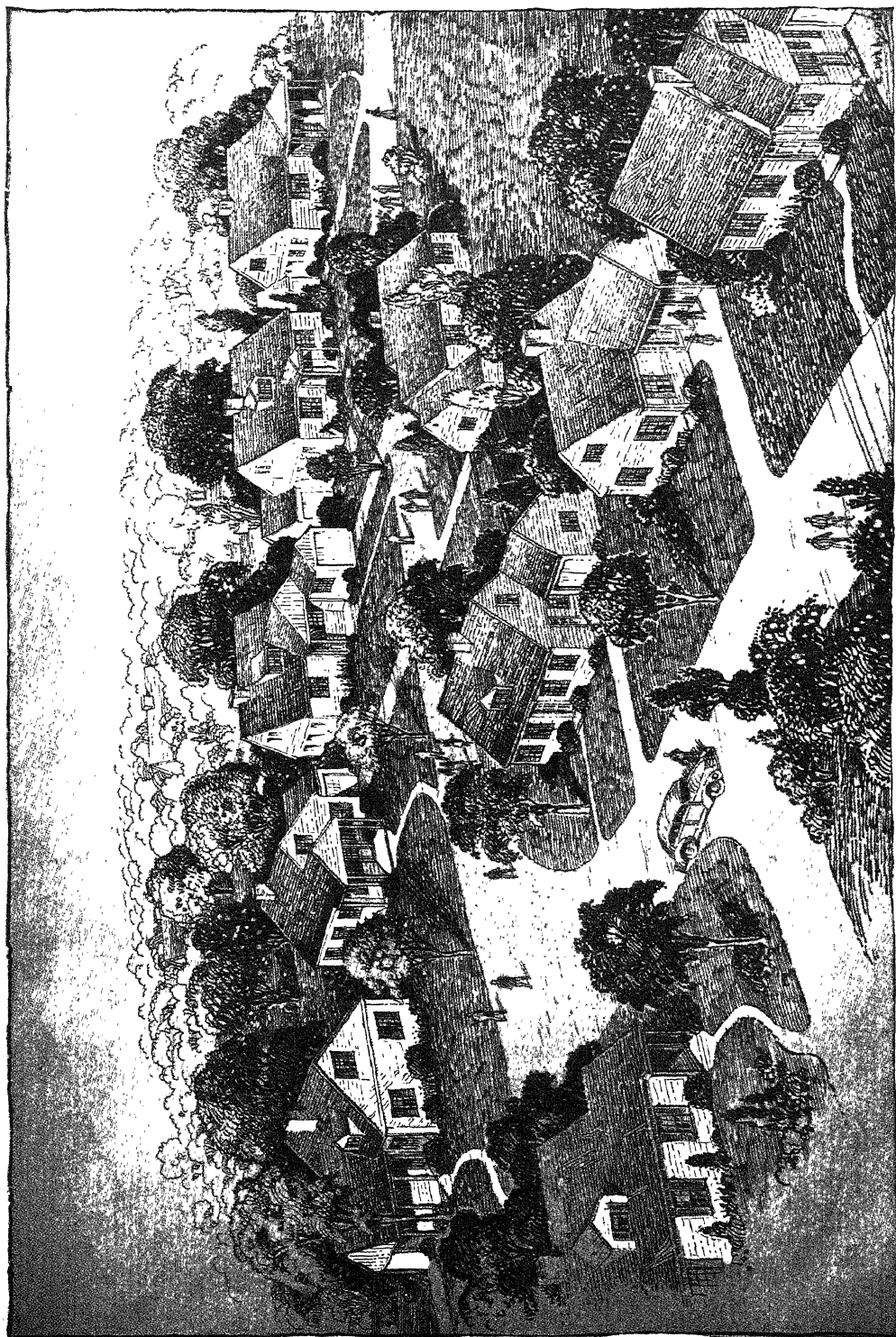
Many advantages are forthcoming to the home-buying prospect in choosing these types of small houses. Aptly named Variable Exterior houses, and designated as VE 1 to VE 8, these eight houses are really one basic building plan. The overall size of each house is exactly the same, except for slight differences in porches, yet no two houses look at all alike in their elevation. Rooms have been swung around to different positions, doorways and windows have been shifted but not altered, partitions have been eliminated one place or added another, dormers have been used attractively, and the garage and porch have been given varying treatments. Yet, difficult as it may be for the reader to believe that VE 3 and VE 5 are the same plan, they nevertheless are just that. Nor would the revealing fact that all interior lumber can be pre-cut at one time and be assigned to any one of the eight houses be anything short of astounding to the novice house buyer. However, the basic principle of Variable Exterior houses is twofold—first, to save money in construction, for each house would carry approximately the same price tag, and second, to maintain an overall

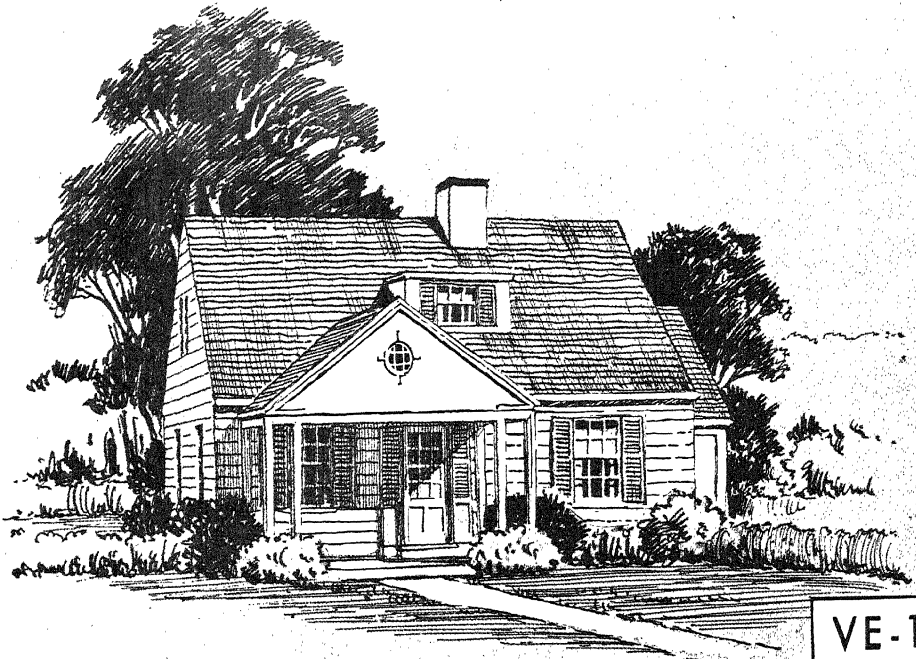
harmony of design without the customary subdivision monotony.

Years of study and research were devoted to the preparation of these VE houses. Every dimension, every angle, every feature has been carefully studied and tested. Hundreds of these houses have been actually constructed, and have given an excellent performance report as to their utility and wearability. One of the largest national housing organizations has voted the VE houses the best examples of flexible basic floor plans.

These houses are included in this book to call attention to the possibilities available to group building, industrial home building projects, civic home developments, and new land development housing. Any of these VE houses can, however, be built individually, for you can have your choice of one or all. Even two or three friends all planning new homes could save substantially by all using the one basic plan, each with a different "face", and still have distinctively different houses side by side.

The plans permit you to provide what you need now and to save the cost of finishing additional rooms until you really need them, as your family grows. If your family needs can be taken care of with two bedrooms, or you need three or four, you can have your choice. If you want a comfortable living room, 16' X 11', or a truly enormous one, 22' X 16', one short partition makes the difference. These houses will answer the plea of a home builder who is apt to say, "Give me a six room house—but quick!"





AREA	Sq. Ft.
1st Floor	712
2nd Floor	394
Full Basement	712
Garage	195
TOTAL	2,013*
Approximately 14,000 Cu. Ft.	

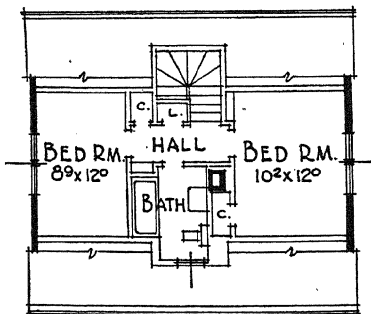
* VE 1—Add 128 sq. ft. for porch

VE 2—Add 115 sq. ft. for porches

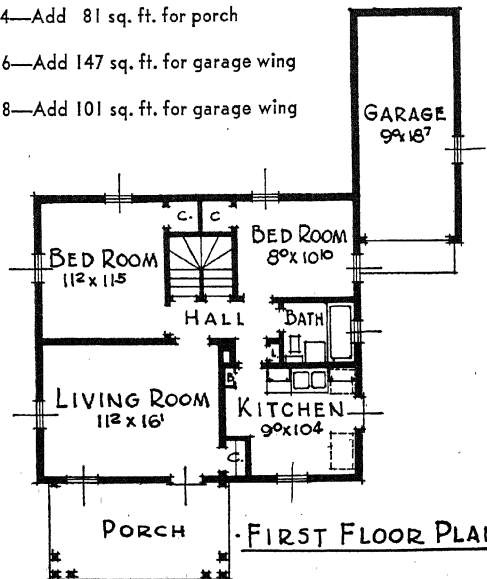
VE 4—Add 81 sq. ft. for porch

VE 6—Add 147 sq. ft. for garage wing

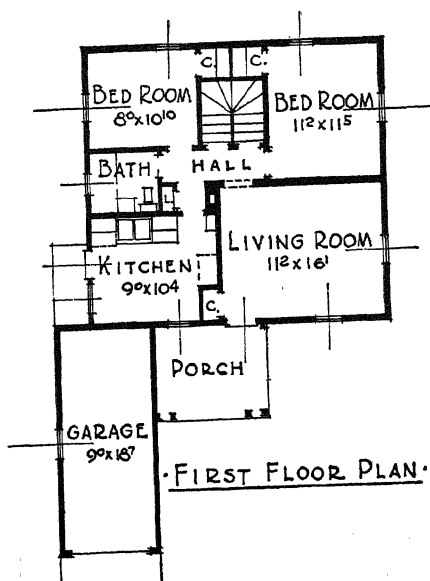
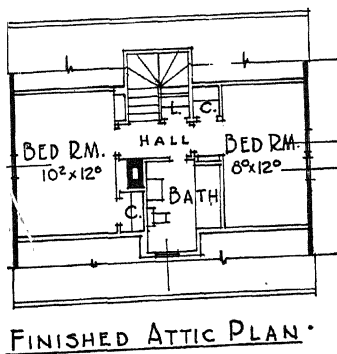
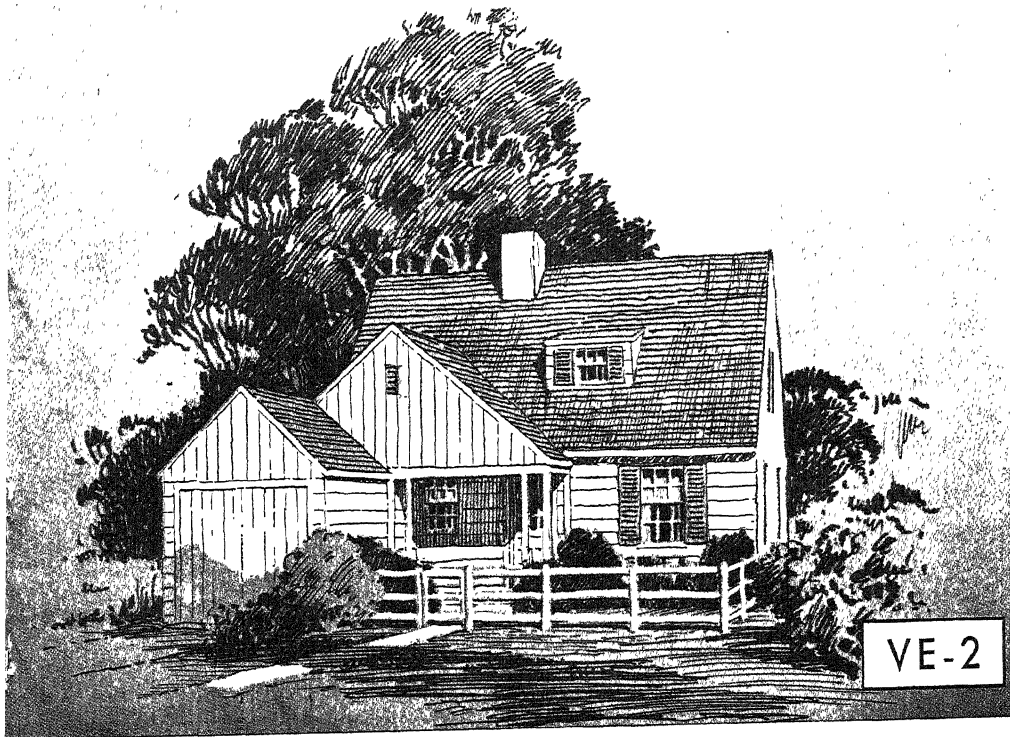
VE 8—Add 101 sq. ft. for garage wing



• FINISHED ATTIC PLAN •

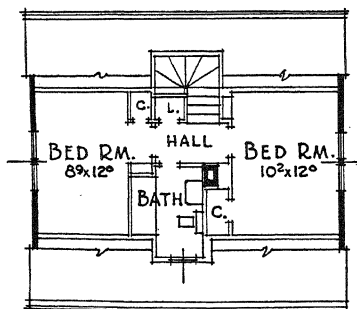


• FIRST FLOOR PLAN •

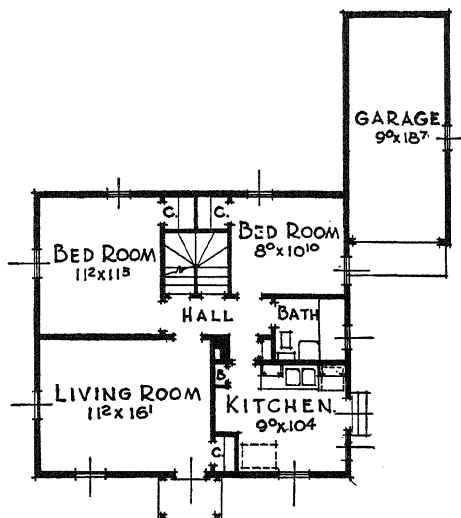




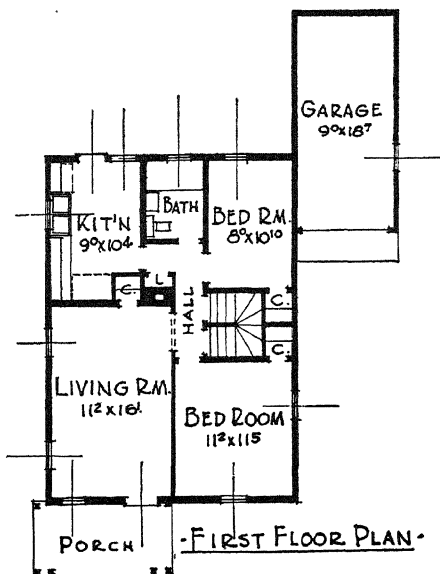
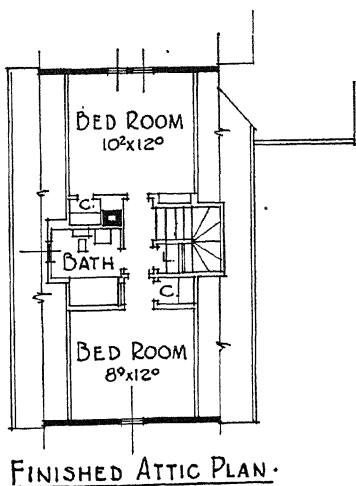
VE-3

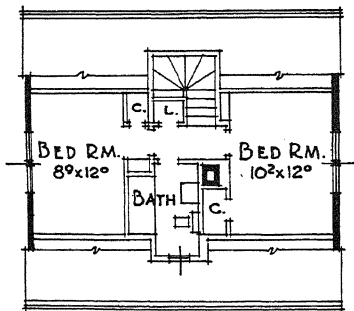
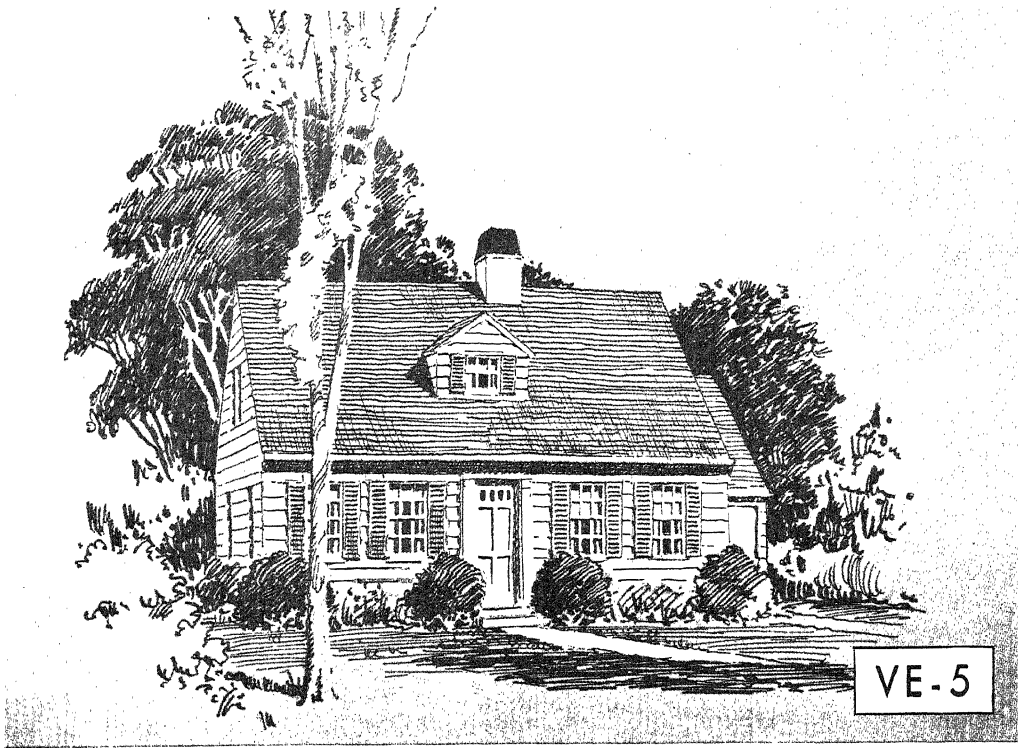


·FINISHED ATTIC PLAN·

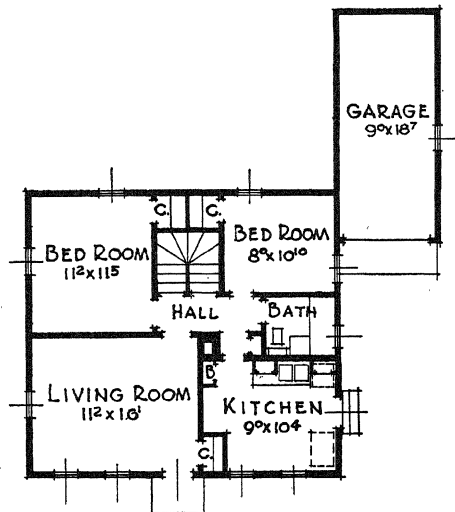


·FIRST FLOOR PLAN·

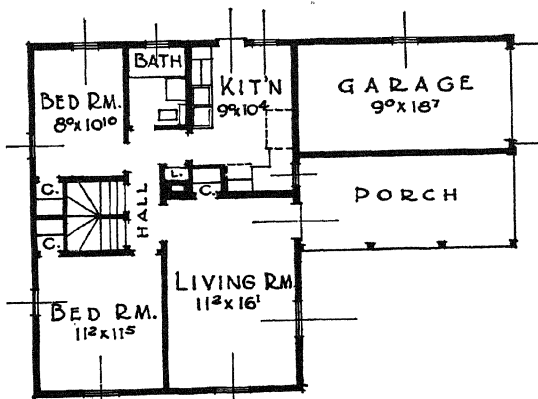
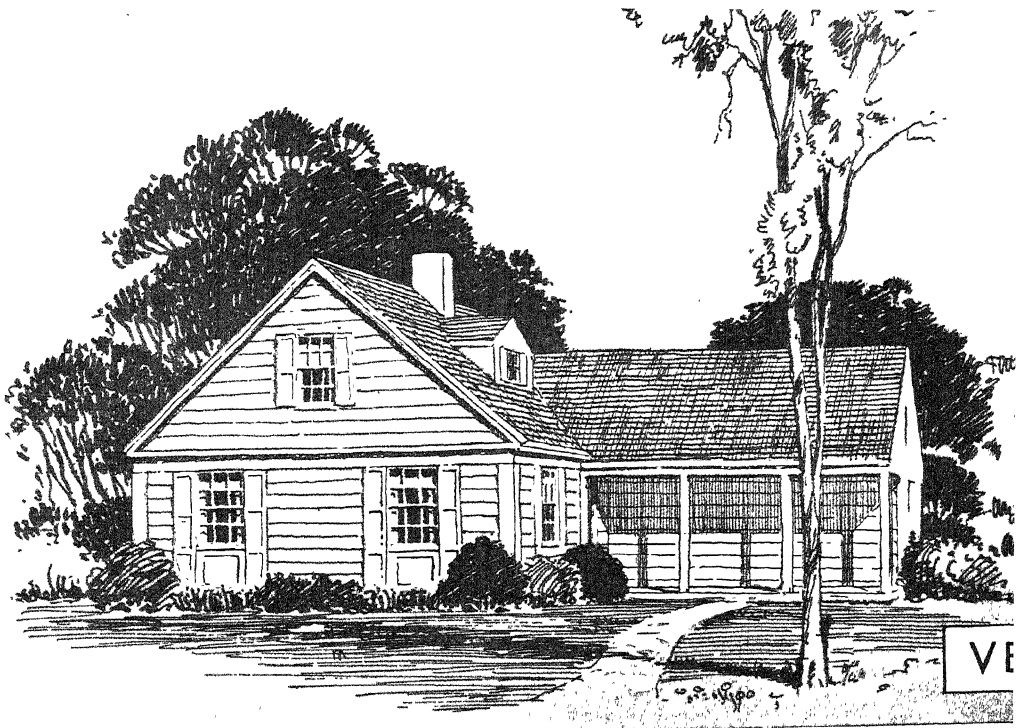




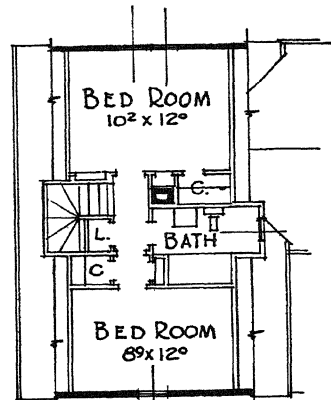
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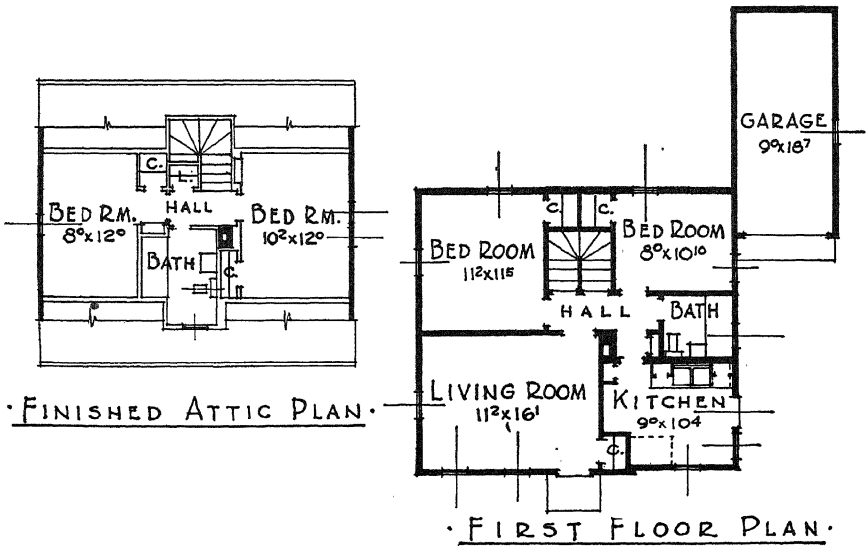
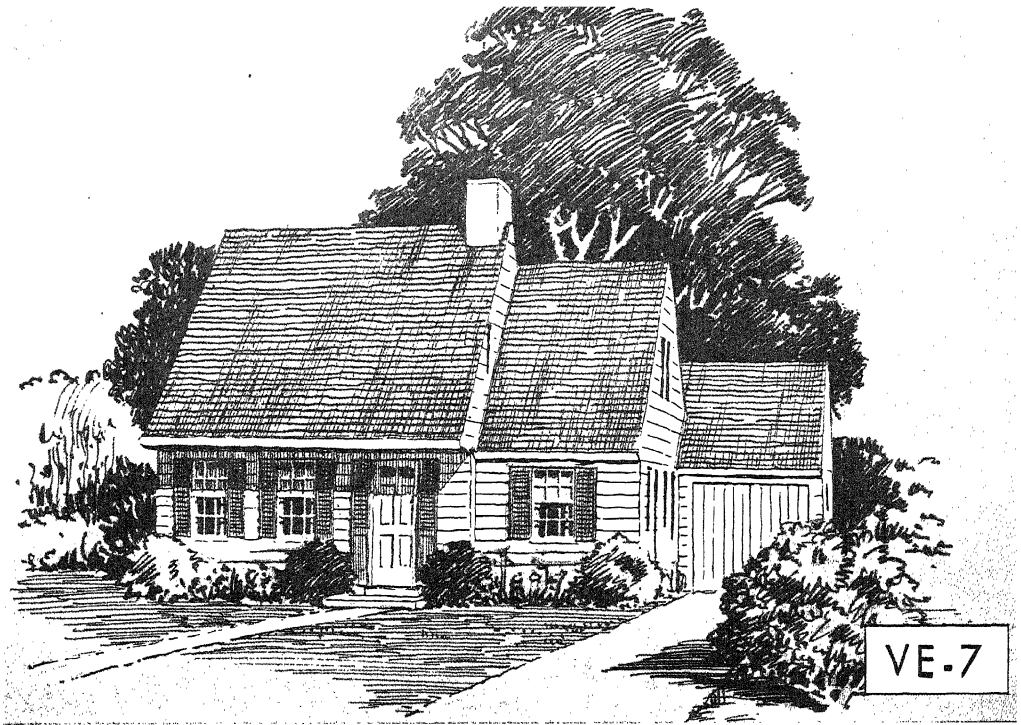
• FIRST FLOOR PLAN.

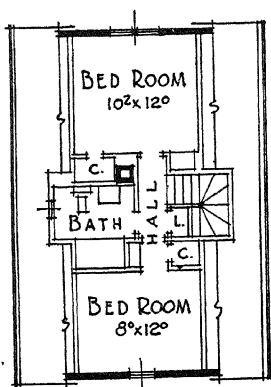
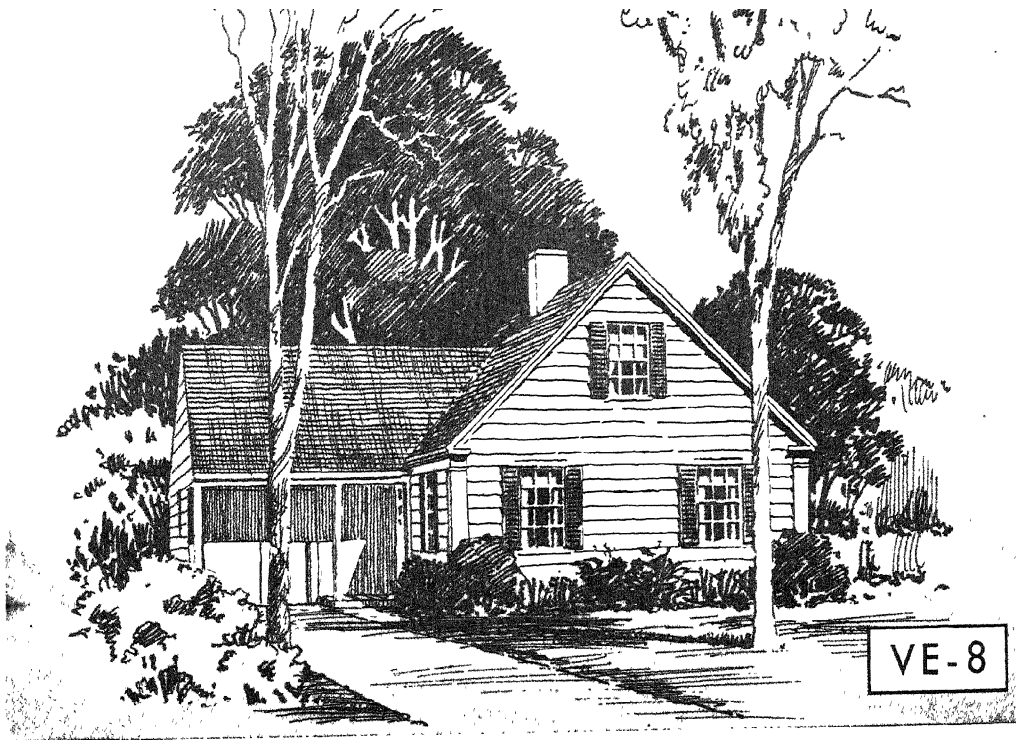


FIRST FLOOR PLAN.

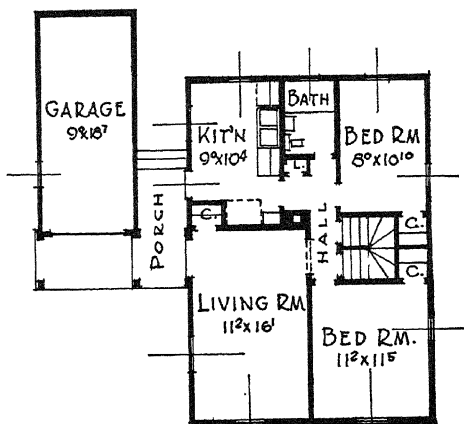


FINISHED ATTIC PLAN.





· FINISHED ATTIC PLAN.



· FIRST FLOOR PLAN.

G.I. BILL OF RIGHTS

Thousands of ex-service men are vitally interested in building and owning their own homes. Through the 1945 amendment to the Servicemen's Readjustment Act of 1944, commonly known as the "G.I. Bill of Rights", an honorably discharged veteran of World War II is eligible for a G.I. loan, guaranteed by the government, for the purpose of buying a home. Any remaining balance may be financed through a mortgage loan with any recognized lending agency.

According to the provisions of the amendment, any loan on real estate may be guaranteed up to a maximum of \$4,000 of the loan (as compared with the \$2,000 limit under the original bill). The government guarantees fifty percent of the total loan up to the maximum amount, and these real estate loans may be amortized over a period up to twenty-five years. Any lending agency which is subject to examination and supervision by federal and state government agencies may make these loans, and the loan becomes automatically guaranteed as soon as the lending agency and the veteran sign the final agreement. If an individual investor, not a recognized lending agency, makes the loan, the loan must obtain prior approval by the Veterans Administration in order for the loan to be guaranteed. The only other requirement is that the cost of the property on which the loan is to be made does not exceed the appraisal made by the Veterans Administration designated appraiser.

Veterans now have up to ten years after the official end of the war in which to make application for a guaranteed loan. Loans under this G.I. Bill are made by approved local financial institutions, and bear an interest rate of 4%. No lending agency may charge over 4% a year on a veteran's loan, and the government will pay the interest for the first year. The property which the veteran desires to purchase must be approved by a designated appraiser of the Veterans Administration, on the basis of reasonable value.

By means of this act, an honorably discharged veteran, through proceeds of a loan, may purchase a lot upon which he plans to build a house, or he may use up to \$4,000 for the purchase of a home, with a cash down payment. The balance of payment for building or buying may be arranged through a customary mortgage loan. Naturally, the veteran must figure his personal income before deciding upon the extent of either the guaranteed loan or the mortgage loan, since he must amortize his loans according to the payment schedule arranged. He is also under obligation to repay the full amount of both loans in accordance with the terms of his contract with the lenders.

Being able to secure a guaranteed loan up to the amount of \$4,000, under the amendment to the G.I. Bill, will mean that many veterans are now able to make definite and more extensive plans for building or buying their own homes.

PURCHASE PLAN FOR BLUEPRINTS

TO GIVE this book greater utility, the publishers have arranged with the originators of the House-of-the-Month to make blueprints and specifications available to the reader at a nominal cost.

Complete sets of 1/4" scale Working Drawings, together with Specifications (written with alternates) of any House-of-the-Month reproduced in this book can be mailed to you promptly. There are, however, hundreds of National Banks, Trust Companies, State Banks, Mutual Savings Banks, Federal Savings and Loan Associations, Building and Loan Associations, and various other mortgage lending institutions now operating a House-of-the-Month plan in many states, and possibly one of these financial institutions is in your own community. If so, you can arrange to purchase Blueprints locally through the franchised financial institution. At many of these banks actual true scale models of these houses are exhibited for inspection by prospective new-home owners. If, after making local inquiry, you find there is no financial organization operating the House-of-the-Month plan, the parent company will be pleased to furnish Blueprints and Specifications at the same price of \$7.50 per set. Please order by House Name,

and make remittance by postal or express money order, check, or draft. In Canada, Mexico, or any foreign country, remittance must be payable in United States funds.

All Working Drawings and Specifications become the property of the purchaser, and can be changed or altered, without further permission, by any local architect, to meet individual requirements or building codes.

If information or material cannot be secured locally through a member institution, inquiries, purchase orders, and payments should be made to: MONTHLY SMALL HOUSE CLUB, INC., 140 Nassau Street, New York 7, N.Y.



THE A. I. A. SHORT FORM FOR SMALL CONSTRUCTION CONTRACTS

AGREEMENT AND GENERAL CONDITIONS BETWEEN CONTRACTOR AND OWNER

Issued by the American Institute of Architects for use only when the proposed work is simple in character, small in cost, and when a stipulated sum forms the basis of payment. For other contracts the Institute issues the standard form of agreement between contractor and owner for construction of buildings and the standard general conditions in connection therewith for use when a stipulated sum forms the basis for payment.

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THIS AGREEMENT made the day of
..... in the year Nineteen Hundred and
by and between
hereinafter called the Contractor, and
..... hereinafter called the Owner.

WITNESSETH, That the Contractor and the Owner for the considerations hereinafter named agree as follows:

Article 1. Scope of the Work—The Contractor shall furnish all of the material and perform all of the work for as shown on the
(Caption indicating the portion or portions of work covered)
drawings and described in the specifications entitled Architect
prepared by
all in accordance with the terms of the contract documents.

Article 2. Time of Completion—The work shall be substantially completed

Article 3. Contract Sum—The Owner shall pay the Contractor for the performance of the contract subject to the additions and deductions provided therein in current funds, the sum of dollars. (\$.....)

Article 4. Progress Payments—The Owner shall make payments on account of the contract, upon requisition by the Contractor, as follows:

Article 5. Acceptance and Final Payment—Final payment shall be due days after completion of the work, provided the contract be then fully performed, subject to the provisions of Article 16 of the General Conditions.

Article 6. Contract Documents—Contract documents are as noted in Article I of the General Conditions. The following is an enumeration of the drawings and specifications:

GENERAL CONDITIONS

Article 1. Contract Documents—The contract includes the **Agreement** and its **General Conditions**, the **Drawings**, and the **Specifications**. Two or more copies of each, as required, shall be signed by both parties and one signed copy of each retained by each party.
The intent of these documents is to include all labor, materials, appliances and services of every kind necessary for the proper execution of the work, and the terms and conditions of payment therefor. The documents are to be considered as one, and whatever is called for by any one of the documents shall be as binding as if called for by all.

Article 2. Samples—The Contractor shall furnish for approval all samples as directed. The work shall be in accordance with approved samples.

Article 3. Materials, Appliances, Employees—Except as otherwise noted, the Contractor shall provide and pay for all materials, labor, tools, water, power and other items necessary to complete the work. Unless otherwise specified, all materials shall be new, and both workmanship and materials shall be of good quality.
All workmen and sub-contractors shall be skilled in their trades.

Article 4. Royalties and Patents—The Contractor shall pay all royalties and license fees. He shall defend all suits or claims for infringement of any patent rights and shall save the Owner harmless from loss on account thereof.

Article 5. Surveys, Permits, and Regulations—The Owner shall furnish an adequate survey of the property. The Contractor shall obtain and pay for all permits necessary for the prosecution of the work. He shall comply with all laws and regulations bearing on the conduct of the work and shall notify the Owner if the drawings and specifications are at variance therewith.

Article 6. Protection of Work, Property and Persons—The Contractor shall adequately protect the work, adjacent property and the public and shall be responsible for any damage or injury due to his act or neglect.

Article 7. Inspection of Work—The Contractor shall permit and facilitate inspection of the work by the Owner and his agents and public authorities at all times.

Article 8. Changes in the Work—The Owner may order changes in the work, the Contract Sum being adjusted accordingly. All such orders and adjustments shall be in writing. Claims by the Contractor for extra cost must be made in writing before executing the work involved.

Article 9. Correction of Work—The Contractor shall re-execute any work that fails to conform to the requirements of the contract and that appears during the progress of the work, and shall remedy any defects due to faulty materials or workmanship which appear within a period of one year from the date of completion of the contract. The provisions of this article apply to work done by sub-contractors as well as to work done by direct employes of the Contractor.

Article 10. Owner's Right to Terminate the Contract—Should the Contractor neglect to prosecute the work properly, or fail to perform any provision of the contract, the Owner, after seven days' written notice to the Contractor, may, without prejudice to any other remedy he may have, make good the deficiencies and may deduct the cost thereof from the payment then or thereafter due the Contractor or, at his option, may terminate the contract and take possession of all materials, tools, and appliances and finish the work by such means as he sees fit, and if the unpaid balance of the contract price exceeds the expense of finishing the work, such excess shall be paid to the Contractor, but if such expense exceeds such unpaid balance, the Contractor shall pay the difference to the Owner.

Article 11. Contractor's Right to Terminate Contract—Should the work be stopped by any public authority for a period of thirty days or more, through no fault of the Contractor, or should the work be stopped through act or neglect of the Owner for a period of seven days, or should the Owner fail to pay the Contractor any payment within seven days after it is due, then the Contractor upon seven days' written notice to the Owner, may stop work or terminate the contract and recover from the Owner payment for all work executed and any loss sustained and reasonable profit and damages.

Article 12. Payments—Payments shall be made as provided in the Agreement. The making and acceptance of the final payment shall constitute a waiver of all claims by the Owner, other than those arising from unsettled liens or from faulty work appearing thereafter, as provided for in Article 9, and of all claims by the Contractor except any previously made and still unsettled. Payments otherwise due may be withheld on account of defective work not remedied, liens filed, damage by the Contractor to others not adjusted, or failure to make payments properly to sub-contractors or for material or labor.

Article 13. Contractor's Liability Insurance—The Contractor shall maintain such insurance as will protect him from claims under Workmen's Compensation Acts and from any other claims for damages for personal injury, including death, which may arise from operations under this contract. Certificates of such insurance shall be filed with the Owner, if he so require, and shall be subject to his approval for adequacy of protection.

Article 14. Owner's Liability Insurance—The Owner shall be responsible for and at his option may maintain such insurance as will protect him from his contingent liability for damages for personal injury, including death, which may arise from operations under this contract.

Article 15. Fire Insurance—The Owner shall effect and maintain fire insurance upon the entire structure on which the work of this contract is to be done and upon all materials, in or adjacent thereto and intended for use thereon, to at least eighty per cent of the insurable value thereof. The loss, if any, is to be made adjustable and payable to the Owner as Trustee for whom it may concern, except in such cases as may require payment of all or a proportion of said insurance to be made to a mortgagee as his interests may appear.

The insurance shall cover the following items and labor connected therewith whether in or adjacent to the structure insured:—materials in place or to be used as part of the permanent construction including surplus materials, shanties or temporary structures, scaffoldings, and stagings, protective fences, bridges, forms, and miscellaneous materials and supplies necessary to the work.

The insurance shall not cover any tools owned by mechanics or any tools or equipment owned or rented by the Contractor, and the Owner shall not be responsible for any loss on such property.

Article 16. Liens—The final payment shall not be due until the Contractor has delivered to the Owner a complete release of all liens arising out of this contract, or receipts in full covering all labor and materials for which a lien could be filed, or a bond satisfactory to the Owner indemnifying him against any lien.

Article 17. Separate Contracts—The Owner has the right to let other contracts in connection with the work and the Contractor shall properly cooperate with any such other contractors.

Article 18. The Architect's Status—The Architect shall have general supervision of the work. He has authority to stop the work if necessary to insure its proper execution. He shall certify to the Owner when payments under the contract are due and the amounts to be paid. He shall make decisions on all claims of the Owner or Contractor. All his decisions are subject to arbitration.

Article 19. Arbitration—Any disagreement arising out of this contract or from the breach thereof, shall be submitted to arbitration and this agreement shall be specifically enforceable under the prevailing arbitration law, and judgment upon the award rendered may be entered in the highest court of the forum, state or federal, having jurisdiction. It is mutually agreed that the decision of the arbitrators shall be a condition precedent to any right of legal action that either party may have against the other. The parties may agree upon one arbitrator; otherwise there shall be three, one named in writing by each party of this contract within five days after notice of arbitration is served by either party upon the other, and a third arbitrator selected by these two arbitrators within five days thereafter. No one shall serve as an arbitrator who is in any way financially interested in this contract or in the affairs of either party thereto.

At the written request of either party, at any time prior to the complete appointment of arbitrators, as provided above, or in the event of any default or lapse in the proceeding, the arbitration shall be held under the Standard Form of Arbitration Procedure of The American Institute of Architects or of the Rules of the American Arbitration Association.

Article 20. Cleaning Up—The Contractor shall keep the premises free from accumulation of waste material and rubbish and at the completion of the work he shall remove from the premises all rubbish, implements and surplus materials and leave the building broom clean.

IN WITNESS WHEREOF the parties hereto executed this Agreement, the day and the year first above written.

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DISTRIBUTION OF COST OF MAJOR ELEMENTS IN THE CONSTRUCTION OF NINE SELECTED HOUSES, 1941 (In Per Cent of Total Cost)

Cost Elements	Atlanta, Georgia			Cleveland, Ohio			Seattle, Washington		
	Wood	Frame	Brick	Wood	Frame	Brick	Wood	Frame	Brick
	1-Story	2-Story	2-Story	1-Story	2-Story	2-Story	1-Story	2-Story	2-Story
	1150	2350	2350	1050	1550	1550	950	2250	2250
	sq. ft.	sq. ft.	sq. ft.	sq. ft.	sq. ft.	sq. ft.	sq. ft.	sq. ft.	sq. ft.
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Foundations ^a	10.97	6.56	6.62	16.97	12.04	10.60	17.54	13.11	12.26
Chimney and fireplace	4.19	2.87	2.57	5.19	5.13	4.51	5.26	3.74	3.14
Floor construction ^b	10.00	12.70	11.40	8.19	9.75	8.56	9.77	13.86	11.64
Walls and partitions ^c	14.19	16.80	24.63	14.96	17.44	27.46	13.05	14.24	26.43
Lath, plaster and decorating	12.58	15.98	14.34	10.17	12.31	10.80	10.78	14.99	12.89
Roof and ceiling construction ^d	10.00	7.38	6.62	9.19	6.15	5.41	5.25	4.11	3.45
Millwork ^e	17.75	22.13	19.84	15.77	17.44	15.32	17.29	19.47	16.35
Special floors and wainscot	.65	.41	.37	1.80	1.80	1.59	.75	.75	.62
Plumbing	11.29	7.79	6.99	10.37	9.23	8.10	10.78	6.75	5.67
Heating ^f	5.48	4.10	3.68	4.19	5.64	4.95	6.02	4.49	3.78
Electric work ^g	2.90	3.28	2.94	3.20	3.07	2.70	3.51	4.49	3.77

Source: Special compilation for The Twentieth Century Fund made by the Technical Division of Federal Housing Administration. An effort was made to select houses that were the most typical in each area. ^a Excavation, footings, walls, basement floor and basement essentials. In Atlanta, only a partial basement is included. ^b Floor framing, subfloor and finished floor. ^c Exterior wall framing, sheathing, siding, gutters and downspouts and interior partition framing. ^d Roof framing, sheathing, roofing and ceiling framing. ^e Interior doors, trim, windows, exterior doors and detail, cabinets and interior detail and stairs. The "millwork" item includes window screens in the Atlanta houses, a mailbox and clothes chute in the Cleveland houses, and window shades in the Seattle houses. ^f Does not include range. ^g Does not include refrigerator.

**AVERAGE INCOME OF FHA BORROWERS, AND AVERAGE PROPERTY VALUATION AND
MONTHLY PAYMENT ON FHA-INSURED MORTGAGES IN METROPOLITAN AREAS
DURING 1939¹**

Metropolitan Area	New Homes				Metropolitan Area	New Homes			
	Borrower's annual income	Average total value of property ²	Ratio valuation to income ²	Average gross monthly payment ³		Borrower's annual income	Average total value of property ²	Ratio valuation to income ²	Average gross monthly payment ³
Akron	\$3,561	\$7,703	\$2.16	\$53.36	Omaha	2,607	5,379	2.06	39.28
Albany	3,390	7,143	2.11	53.52	Peoria	2,584	5,849	2.26	39.42
Allentown . . .	2,426	5,310	2.19	36.79	Philadelphia . .	2,677	5,453	2.04	38.50
Altoona	3,233	6,770	2.09	48.40	Pittsburgh . . .	2,994	6,873	2.30	48.85
Atlanta	2,932	5,199	1.77	36.25	Portland, Ore. . .	2,550	4,916	1.93	33.98
Atlantic City . .	5,051	6,598	1.31	52.07	Providence . . .	2,703	5,729	2.12	39.46
Baltimore . . .	2,763	5,944	2.15	40.72	Racine	2,721	5,875	2.16	43.65
Binghamton . . .	2,556	5,624	2.20	41.17	Reading	2,757	5,631	2.04	37.71
Birmingham . .	2,971	5,401	1.82	36.80	Richmond	2,671	5,827	2.18	37.77
Boston	3,003	6,161	2.05	47.00	Roanoke	2,591	5,835	2.25	36.75
Bridgeport . . .	3,131	6,626	2.12	45.26	Rochester	2,540	5,566	2.19	39.12
Buffalo	2,556	5,607	2.19	39.63	Rockford	2,649	6,077	2.30	39.45
Canton	2,773	6,507	2.35	42.54	Sacramento . . .	2,596	4,929	1.90	35.84
Charleston, W. Va. .	2,850	6,136	2.15	39.52	St. Louis	2,635	5,592	2.12	39.24
Chattanooga . .	2,791	4,625	1.66	33.94	Salt Lake City . .	2,418	4,943	2.04	36.63
Chicago	3,153	7,169	2.27	48.67	San Antonio . . .	2,568	4,620	1.80	33.51
Cincinnati . . .	2,538	6,423	2.53	42.49	San Diego	2,567	4,599	1.79	35.79
Cleveland . . .	3,127	7,260	2.32	51.33	San Francisco . .	2,788	5,697	2.04	39.93
Columbus	2,863	6,624	2.31	44.56	San Jose	2,380	4,988	2.10	35.85
Dallas	2,631	4,654	1.77	34.15	Savannah	2,417	4,335	1.79	30.94
Davenport . . .	2,134	4,859	2.28	32.85	Scranton	2,974	6,245	2.10	44.23
Dayton	2,594	5,674	2.19	38.59	Seattle	2,621	5,293	2.02	34.79
Denver	2,673	5,312	1.99	41.65	South Bend . . .	2,692	5,951	2.21	39.13
Des Moines . . .	2,647	5,242	1.98	36.38	Spokane	2,627	4,659	1.77	33.06
Detroit	2,646	5,787	2.19	42.97	Springfield . . .	2,677	5,209	1.95	39.33
Duluth	3,076	5,811	1.89	43.57	Syracuse	3,028	6,460	2.13	44.26
El Paso	2,619	5,016	1.92	36.41	Tacoma	2,561	4,494	1.75	31.45
Erie	2,513	5,572	2.22	37.54	Tampa	2,641	4,319	1.64	31.86
Evansville . . .	2,277	4,862	2.14	31.53	Toledo	2,738	6,340	2.32	41.59
Flint	2,463	5,318	2.16	38.29	Trenton	2,872	5,759	2.01	38.66
Fort Wayne . . .	2,508	5,904	2.35	38.58	Tulsa	2,783	5,279	1.90	36.46
Fort Worth . . .	2,501	4,213	1.68	33.17	Utica	3,274	7,383	2.26	48.67
Grand Rapids . .	2,687	5,800	2.16	40.85	Washington, D. C. .	2,970	6,099	2.05	40.14
Harrisburg . . .	2,705	5,879	2.17	38.26	Waterbury	2,718	5,896	2.17	41.81
Hartford	2,871	6,455	2.25	44.66	Wheeling	2,432	5,270	2.17	34.67
Houston	2,631	4,778	1.82	34.79	Wichita	2,653	4,678	1.76	34.66
Huntington . . .	2,356	5,235	2.22	32.45	Wilmington . . .	2,528	5,634	2.23	34.64
Indianapolis . .	2,805	5,843	2.08	39.21	Worcester	3,037	6,048	1.99	47.90
Jacksonville . .	2,504	4,627	1.85	29.29	Youngstown . . .	2,737	6,328	2.31	44.42
Kansas City . . .	2,844	5,682	2.00	38.50	Average, 96 areas . .	2,808	5,601	1.99	40.49
Knoxville	2,584	4,759	1.84	34.29	Remainder outside . . .	2,583	4,735	1.83	34.10
Lancaster	2,571	5,886	2.29	38.78	Total	2,752	5,384	1.96	38.89
Little Rock . . .	3,137	5,178	1.65	36.50					
Los Angeles . . .	2,784	4,840	1.74	38.02					
Louisville	2,590	5,585	2.16	37.84					
Lowell	3,397	5,790	1.70	43.88					
Memphis	2,629	4,664	1.77	33.71					
Miami	3,046	4,537	1.49	33.28					
Milwaukee	2,761	6,388	2.31	46.76					
Minneapolis . . .	2,529	5,583	2.21	41.27					
Nashville	2,492	4,856	1.95	34.80					
New Haven	2,860	6,180	2.16	42.47					
New Orleans . . .	2,624	5,209	1.99	34.73					
New York—									
NE. N.J.	3,210	6,192	1.93	47.00					
Norfolk	2,430	5,122	2.11	33.94					
Oklahoma City	2,426	4,813	1.98	32.22					

¹Income data include family income of owner-occupants only; exclude operative builders, absentee landlords, and others.

²Includes FHA valuation of house, all other physical improvements, and land.

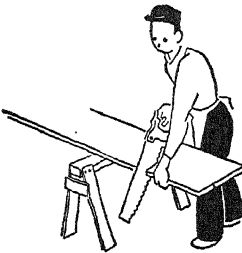
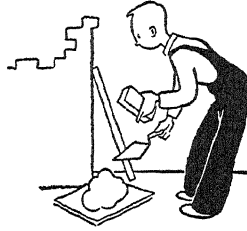
³Gross payment includes amortization of principal, interest, mortgage insurance premium, taxes, water rent, special assessments, and hazard insurance.

THE ALL-AMERIC



1. The builder's a man with a workable plan
To save you many a penny
He'll chart out the course
Remembering you're boss
And make corrections, if any

2. The bricklayer has to make many a trip
With his thousands of bricks to lay
From basement to roof
And it's all on the hoof
It can hardly be called child's play



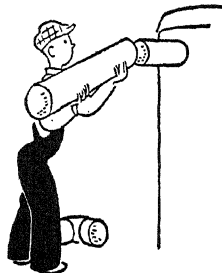
3. With hammer and saw, he may give it his awl
And do some rare chiselin' as well
He makes doors what-am
But they'll be in a jamb
At plane work he'll also excel

4. A roof is a beautiful thing made of grass
But better of shingles or tile
He ends up on top
If he knows where to stop
His work gives it plenty of style



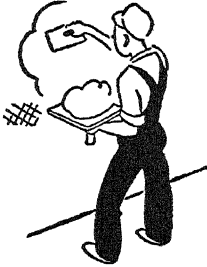
5. The hot water steams in the house of your dreams
The shower comes down in a spray
The cold water's cool
As a lily pad pool
Which prove that the plumber's okay

6. Let Englishmen cling to their whistling drafts
On central heating he'll decide
So you'll be as snug
As a bug in a rug
Tho' it may be zero outside



HOME TEAM

7. The electrician is quite a technician
You will surely want to hire
He'll put enough plugs
For the laziest lugs
Also insure against fire



8. The walls are finished by the plasterer's skill
From ceiling right down to the floor
Just wait till it dries
Finish off with some size
Then paper and paint to the door

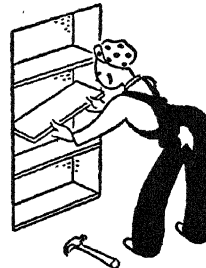


9. Wallpaper today is both bright and pretty
Its hanging is really an art
All patterns must butt
But be cleverly cut
Experience plays a big part

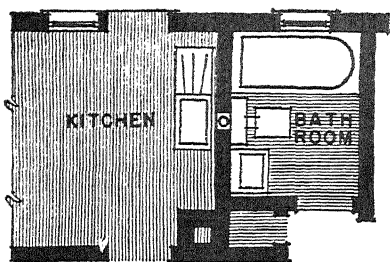


10. With ladders and buckets and brushes galore
He starts as tho' making a mess
But when he gets through
With each bright or pale hue
His work is a joy, we confess

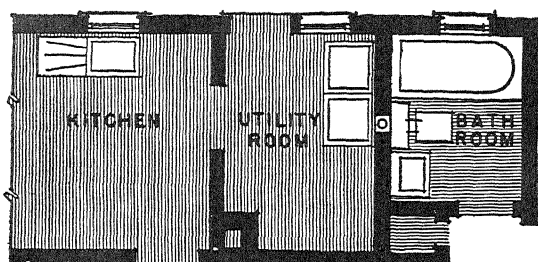
11. This man makes all gadgets from lumber that's
clear
So there's no knot in a what-not
For cabinets rare
Or a special armchair
He will doll up your house a lot



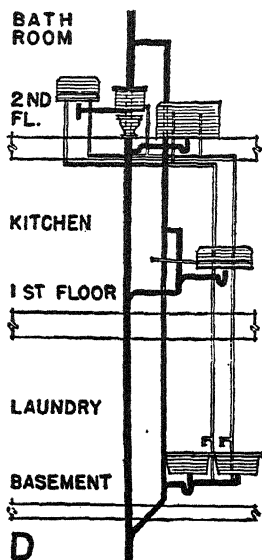
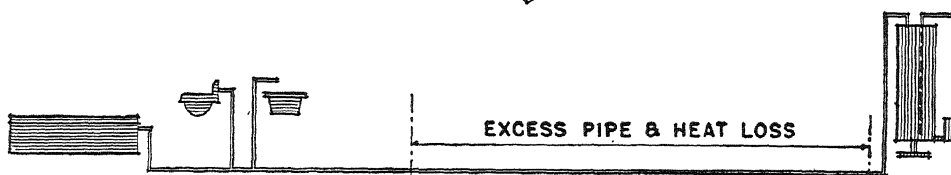
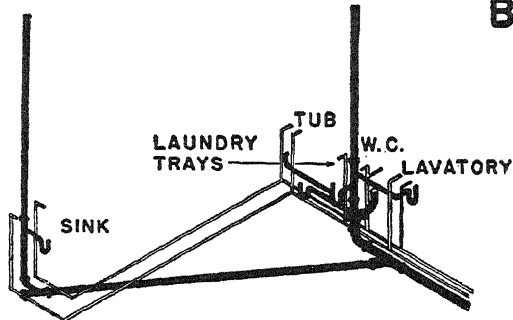
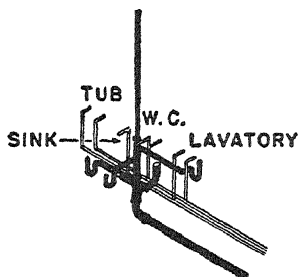
12. Oh, the flowers that bloom in the spring tra la
Are planted with his loving care
The roses that bloom
Waft a fragrant perfume
Making you glad that you live there



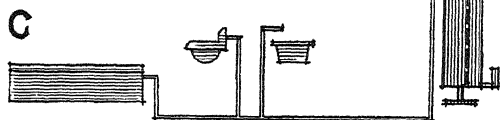
A



B



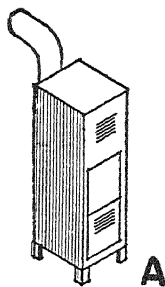
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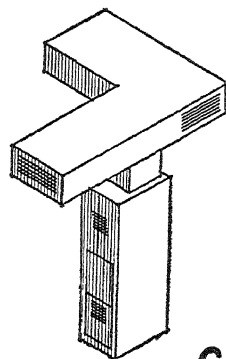
C

ECONOMY IN PLUMBING installations is obtained by locating plumbing fixtures to avoid an excessive amount of piping. **A** This objective can be obtained by planning the kitchen and bathroom back to back when both rooms are on the same floor. **B** If the house contains a utility room which includes laundry trays, this room should be located adjacent to the kitchen and the bathroom. **C** Location of the hot water storage tank and heater close to fixtures requiring hot water will result in economy of piping, quantity of water used, heat loss from piping, and fuel required to heat the water. **D** In two-story houses, basement laundry, kitchen, and bathroom should be placed approximately over each other.

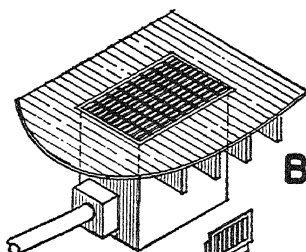
HEATING SYSTEMS for small houses may be grouped as those that may be used with or without a basement and those which require at least a partial basement. In the first group are: **A** Stove or circulating space heater; **B** Floor furnaces; and **C** Forced warm air with ceiling plenum. Forced hot water circulating system also may be used. The second group includes: **D** The pipeless furnace; **E** Gravity or forced warm air furnace with ducts to individual rooms; **F** Hot water or steam systems.



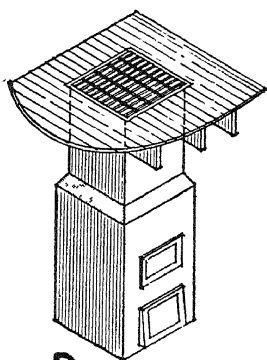
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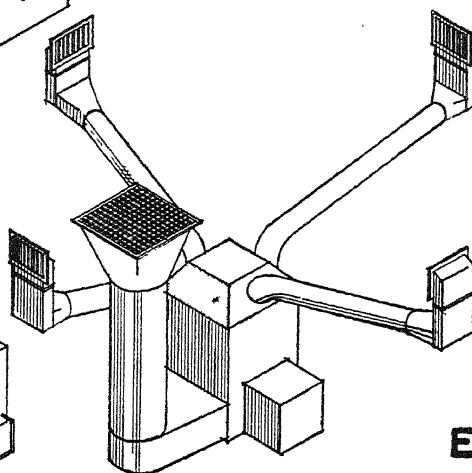
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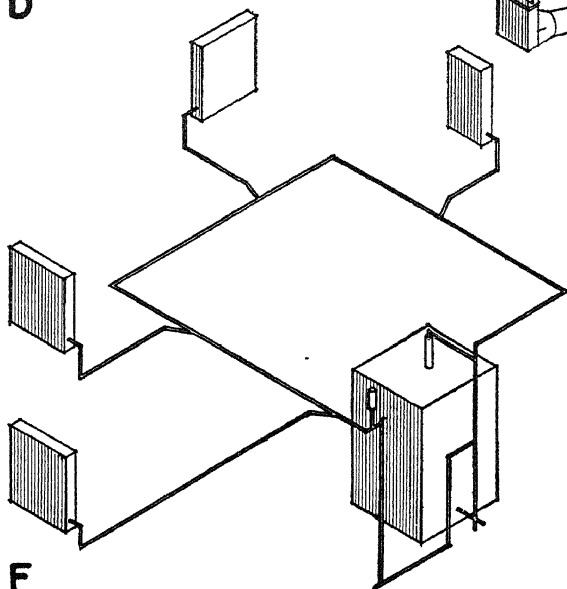
B



D



E



F

Following is a complete breakdown of all of the material that customarily makes up the commonly termed material list. This Construction Survey Analysis of "The Andover" shows all of the material which would go into the house proper. The garage has been eliminated from these pages due to lack of space. If you turn to pages 52 and 53, you will see both an elevation and floor plan of the house on which this Construction Survey Analysis was made.

It is hoped that this exhibit will give you, the home seeker, a closer internal knowledge of some of the factors that go into the construction of your new home.

CONSTRUCTION SURVEY ANALYSIS

of THE ANDOVER

HOUSE-OF-THE-MONTH

Exclusive Design of

MONTHLY SMALL HOUSE CLUB, Inc.

COMM. NO.
SURVEYOR
ANALYST
VERIFIER

PAGE No. 1
DATE DUE
APPRAISER
SUPERVISOR

REFERENCE		PROJECT THE ANDOVER				SERVICE						
LETTER AND		LOCATION				DIVISION						
NUMBER		DESIGNER E. BURTON CORNING, ARCHITECT				QUOTATION						
ITEM		MATERIAL	LABOR	PRODUCT	NET QUANTITY	✓	RATE	MATERIAL COST	✓	RATE	LABOR COST	✓
1		-EARTH EXCAVATION & GRADE-										
2		Topsoil	8" Grade	Exc.& Disp.	2530 S							
3		Earth	Basement	" & "	5055 C							
4		"	Sur- "	" & "	645 C							
5		"	Pit & Area	" & "	105 C							
6		"	Foundation	" & B'fill	525 C							
7		Water	Encountered	Drained	Sum							
8												
9		-STORM & SANITARY DRAINAGE-										
10	a	Earth	Drain Line	Exc.&B'fill	280 C							
11	a	"	Drywell	" & "	360 C							
12	a	"	Septic Tank	" & "	150 C							
13	a	"	Cesspool	" & "	230 C							
14	o	Agri. T.C.	4" Found.	Drain	90 L							
15	o	"	4" Drain	Fittings	11 U							
16	a	Vit. "	4" Leader	Drain	40 L							
17	a	"	4" Sanitary	"	10 L							
18	o	Asph. Felt	6"w. Joint	Wrapping	150 L							
19	o	4" C. Iron	36" Leader	Shoes	4 U							
20	a	4" " "	Sanitary	Drain	30 L							
21	a	4" " "	" Drain	Fittings	6 U							
22	a	Rub. Stone	Leader "	Drywells	4 U							
23	a	Precast	300 G.Sept.	Tank	1 U							
24	a	Masonry	Leach.Field	& Cesspool	1 U							
25												
26		-CONCRETE CONSTRUCT. & FINISH-										
27		1:2½:5 Conc	Wall & Col.	Footings	160 C							
28		"	"	" & "	" Forms	225 S						
29	o	"	12" Found.	Wall & "	100 S							
30	a	"	10" "	" & "	135 S							
31	a	"	10" Base't	" & "	540 S							
32	a	"	6" Area	" & "	135 S							
33	a	"	F.P.& Chim.	Foundation	100 C							
34	a	"	" & "	" Forms	145 S							
35	a	1:2:4 "	4" Base't	Slab on gr.	385 S							
36	a	"	4" Porch	" " "	210 S							
37	"	"	4" Firepl.	" & Forms	5 S							
38	"	"	3" Hearth	Sub-Fill	11 S							
39	"	"	30x56x4"	Chim. Cap	1 U							
40	a	1:2 Granol.	1" Porch	Flr.Finish	210 S							
41	"	" Monol.	4" Base't	" "	355 S							
42		Stl. Trowel	Area	" "	30 S							
43	o	W.P.Paper	Floor	Protection	600 S							
44		Corr. G.I.	Area Wall	Anchors	12 U							
45	o	Cinders	4" Floor	Sub-Fill	595 S							
46	o	Pitch	2 Ct.Found.	Waterpr'f'g	755 S							
47	o	Integral	Concrete	"	25 Gals							
48	o	Wire Mesh	4x6" Floor	Reinforcing	600 S							
49		Trade	Items	Set-In	Sum							
50												
DIVISION		DIRECT	MAT. & LAB.		COST	TOTAL	\$					

S-SQUARE FEET L-Linear Feet U-UNITS C-CUBIC FEET LC-LESSER COST AC-+ADDITIONAL COST IC-+INDEFINITE COST

CONSTRUCTION SURVEY ANALYSIS
of THE ANDOVER
HOUSE-OF-THE-MONTH
Exclusive Design of
MONTHLY SMALL HOUSE CLUB, Inc.

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REFERENCE	PROJECT	THE ANDOVER		
LETTER AND	LOCATION			
NUMBER	DESIGNER	E. BURTON CORNING, ARCHITECT		
ITEM	MATERIAL	LABOR	PRODUCT	NET QUANTITY
1	-BRICK & BLOCK CONSTRUCT. & VENER-			
2	a	Sel. Brick	4"Run Bond Vener	1445 S
3	"	"	8x4" Window Sills	50 L
4	"	"	4" Firepl. Hearth	11 S
5	"	"	8x4" " Trim	11 L
6	a	Com.	4" Wall Backing	1350 S
7	"	"	Chim.& F.P. Construct.	180 C
8	"	Fire	4" Firepl. Lining	25 S
9	"	Vit. T.C.	12x12" Flue	56 L
10	"	"	12"d. " Thimble	1 U
11	"	Acid & Wat.	Exp. Brick Cleanin	1500 S
12	a	Galv. Iron	Vener	725 U
13	"	Glass Block	8x8 1/4" Wall Panel Units	26 U
14	"	Compound	Dr. & Wdw. Caulking	17 U
15	"	Trade	Items Built-In	Sum
16	-STEEL & IRON MISCEL. WORK-			
17	"	Cast Iron	F.P. Throat & Damper	1 U
18	"	"	" Ash Duno	1 U
19	"	"	12x12" C.O. Door & Fr.	2 U
20	"	6" Steel	7'2 Lally Col., C & B	1 U
21	a	8" " "	Floor I Beam	20 L
22	"	3/8" " "	8x8" Beam Plates	2 U
23	"	3/8" " "	4x5" Angle Lintels	144 L
24	"	1/2" " "	16" Anchor Bolt, N & W	8 U
25	"	1/2" " "	12" " " "	15 U
26	"	Wr. Iron	Joist Strap Anchors	50 U
27	a	Cast	16x8"Found. Vents	3 U
28	-METAL SHEET WORK-			
29	"	Non-Corros.	12"Dr. & Wdw. Flashing	75 L
30	"	"	12" Cornice	65 L
31	"	"	14" Cap	10 L
32	"	"	12" Base	10 L
33	"	"	12" Rd. Wl.	80 L
34	"	"	12" Termite Proofing	25 L
35	"	"	6x6" Mould. Gutter	52 L
36	"	"	3x4x4" Gutt Outlet	4 U
37	"	"	3x4" " Leaders	72 L
38	a	"	Std. Seam Roofing	995 S
39	-MET. & GIPS. FURRING & LATHING-			
40	a	Gypsum	1/2" Wall Lath	3515 S
41	"	"	1/2" Ceiling	1105 S
42	a	"	1" Jb. & Hd.	25 S
43	"	"	3/8" Part. Boarding	85 S
44	"	"	2-3/8"Ceill.	335 S
45	"	Galv. Metal	Ext. Corner Beads	160 L
46	a	"	Wire Internal Cornerite	1400 L
47				
48	DIVISION	DIRECT	MAT. & LAB.	COST
49				TOTAL \$

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REFERENCE	PROJECT	THE ANDOVER		
LETTER AND	LOCATION			
NUMBER	DESIGNER	E. BURTON CORNING, ARCHITECT		
ITEM	MATERIAL	LABOR	PRODUCT	NET QUANTITY
1	-PLASTER WALL & CEILING FINISH-			
2	a	Plaster	1/2" Wall	2 Cts.S.W. 3200 S
3	a	"	3/8" "	2 " " 315 S
4	a	"	1/2" Ceiling	2 " " 930 S
5	a	"	1/2" "	2 " H.W. 175 S
6	a	"	1/2" Jb.& Hd.	2 " S.W. 25 S
7	-LUMBER FRAMING & CONSTRUCTION-			
8		4x6" Cypress	Wall	Sill 24 L
9		4x8" Fir	Opening	Lintel 22 L
10		4-2x6" "	Porch Lint.	Beam 34 L
11		4x4" "	Wall	Plate 96 L
12		2x8" "	"	" 44 L
13		4x6" "	Partition	" & Sill 12 L
14		4x4" "	"	" " 308 L
15		2x2" "	"	" " 58 L
16		2x6" "	16"cc Part.	Studs 45 S
17		2x4" "	16"cc "	" 1425 S
18		2x4" "	16"cc Wall	" 580 S
19		2x10" "	16"cc Floor	Joists 585 S
20		2x10" "	Floor Head.	" 18 L
21		2x8" "	16"cc Floor	" 570 S
22		2x6" "	Floor Head.	" 18 L
23		2x6" "	16"cc Ceil.	" 585 S
24		2x6" "	Ceil.Header	" 30 L
25		2x6" "	16"cc Porch	Ceil.Joists 180 S
26		2x6" "	16"cc Roof	Rafters 295 S
27		2x6" "	Roof	" Headers 32 L
28		2x8" "	" Ridge	& Valley 86 L
29		2x4" "	" Collar	Beam 100 L
30		2x4" "	"	" Supports 240 L
31		2x2" "	Lgt. Trough	Framing 112 L
32	a	1x2" "	16"cc Wall	Furring 1255 S
33		1x3" "	Joist	Bridging 300 L
34		1x3" "	Cut-In Flr.	Cleats 20 L
35		1x2" "	Furring	& Grounds 1500 L
36	a	1x8" N.C.P.	T&G Diag.	Wl.Lining 465 S
37	a	1x8" "	" Roof	" 295 S
38	a	1x8" "	" Diag.	Flr. " 1120 S
39	a	1x8" "	" Cut-In	" " 11 S
40	a	1x8" "	Gutter	" 55 S
41		Bldg.Paper	Wl-Rf-Flr.	Insulation 2595 S
42		Wood Floor	Joists	Chamfered 10 L
43	a	Selected	4" Wall &	Ceil.Insul. 915 S
44	a	"	8" W.Bev.Wl.	Siding 325 S
45	a	W.P. Ship.	Flush	" 135 S
46	a	" T & G	V-Jnt. Por.	Cepl.Board 130 S
47		Wood	2x21 Access	Door & Fr. 1 U
48		Miscel.	Furring	& Grounds Sum
49		Metal	Structural	Hardware "
50	DIVISION	DIRECT	MAT. & LAB.	COST
				TOTAL \$

CONSTRUCTION SURVEY ANALYSIS

of THE ANDOVER

HOUSE-OF-THE-MONTH

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MONTHLY SMALL HOUSE CLUB, Inc.

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REFERENCE LETTER AND NUMBER	PROJECT LOCATION DESIGNER	MATERIAL	LABOR	PRODUCT	NET QUANTITY
	THE ANDOVER				
	E. BURTON CORNING, ARCHITECT.				
1		-WOOD EXTR. & INT. MILLWORK-			
2		W.P. Orna.	7x9" Entr.	Fr. & S.Lts.	1 U
3	a	1 1/2" W. P.	3x6" 8	Door & Trim	1 U
4	a	"	2'8x7 Rear	Dr, Fr. & Tr.	1 U
5	a	"	3'2x6'8 DH	Wdw," & "	1 U
6	a	"	2'10x6'8 "	" " & "	2 U
7	"	"	5x4'2 Glass	Blk," & "	1 U
8	a	1-3/8" W.P.	3'2x4'2 DH	Wdw," & "	8 U
9	a	"	3'2x4'10 "	" " & "	3 U
10	a	"	2'10x3'10 "	" " & "	3 U
11	a	"	2x1'6 Bsm.	" " & "	3 U
12	"	"	2'6. Fixed	" " & "	2 U
13	a	" Pan.	2'6x7 Int.	Dr," & "	5 U
14	a	"	2x7"	" " & "	8 U
15	a	" Fl.	2x7" Slid.	" " & "	2 U
16	"	10x10"	16"8 Porch	Cols., C & B	4 U
17	"	1x9"	Scalloped	Wdw. Facia	12 L
18	"	1x8"	Cornice	"	85 L
19	"	"	"	Capping	110 L
20	"	1x4"	"	Crown Mould	75 L
21	"	"	Gable Corn.	Facia	75 L
22	"	1x2"	"	Corn. Bed Mould	260 L
23	"	1x3 1/2"	"	Mld. Cornice Facia	120 L
24	"	1x2"	"	Ceil. Crown Mould	31 L
25	"	5x4"	"	Cornice Soffit	120 L
26	"	1x3"	"	Int. Wall Base & Wld.	305 L
27	"	1"	10x8" Porch	Bm. Casing	33 L
28	"	1" Q. Rd.	"	Porch Ceil. Mould	56 L
29	"	1"	15x9"	Lgt. Trough	16 L
30	"	W.P. & Glass	4x2x8' L & D	Case & Fr.	2 U
31	"	"	2'9x1x8" BR	"	1 U
32	a	" & Linol.	8x2x3' Kit.	Sink Count.	1 U
33	a	" & "	5x2x3' "	Floor "	1 U
34	a	Wh. Pine	1'6x1'3x3' "	Wl. Cupboard	1 U
35	a	"	4x1'3x3' "	"	1 U
36	a	"	5x1'3x3' "	"	1 U
37	a	"	3x1'3x2' "	"	1 U
38	"	"	2x1x7' "	Brm. Closet	1 U
39	"	"	1" Closet	Shelving	80 S
40	"	Select. W.P.	5'6x4'6 P.P.	Mantel	1 U
41	"	Yel. Pine	12Rx3'4B.s.	Stairs	1 U
42	"	2 1/2" d. Y.P.	Base & Str.	Hand Rail	6 L
43	"	3 1/2" Sq.	"	" Post	2 U
44	"	1 1/2" x 8" Oak	Ext. Door	Sill	11 L
45	"	1 1/2" d.	Closet	Pole	20 L
46	"	Oak & W.P.	14Rx3'4 Wn.	Stairs	1 U
47	"	" & "	3' Main	Str. Railing	3 L
48	"	" & "	3' "	" Well	6 L
49	"	1" Plywood	2'6Sq. Scut.	Fr. & Trim	1 U
50	"	" 5" Glass	Dr. & Wdw.	Panes	275 S
DIVISION	DIRECT	MAT. & LAB.	COST	TOTAL	\$

REFERENCE LETTER AND NUMBER	PROJECT LOCATION DESIGNER	MATERIAL	LABOR	PRODUCT	NET QUANTITY
	THE ANDOVER				
	E. BURTON CORNING, ARCHITECT				
1		-WOOD FINISH FLOORING-			
2		#1 Red Oak	13/16" Fin.	Flooring	885 S
3	a	F. G. Pine	3/4" Linoleum	Sub- "	170 S
4		Machine	"	Sanding	1055 S
5		Bldg. Paper	"	Protection	1100 S
6					
7		-MESH & CYPRESS DR. & WDW. SCREENS-			
8		Mesh & Cyp.	3x6'8 Entr.	Dr. Screen	1 U
9		" & "	2'8x7' Rear	" "	1 U
10		" & "	3'2x6'8 DH	Wdw. "	1 U
11		" & "	2'10x6'8 "	" "	2 U
12		" & "	3'2x4'10 "	" "	3 U
13		" & "	3'2x4'2 "	" "	8 U
14		" & "	2'10x3'10 "	" "	3 U
15		" & "	3x1'6 Bsmt.	" "	3 U
16	o	Stock	Window	Shutters	As Req'd.
17					
18		-ZINC & BRONZE DR. & WDW. WEATHERSTRIP-			
19	a	Zinc Metal	DH Window	Weatherstr.	17 U
20		" & Bronze	Door	" & Saddle	2 U
21					
22		-MED. CABINET & BATH ACCESSORIES-			
23		Mirror Door	Medicine	Cabinets	2 U
24		Met. & Wood	Towel	Bars	5 U
25		"	Soap	Dishes	3 U
26		" Tumbler	& Brush	Holder	2 U
27		"	Paper	"	3 U
28					
29		-LINOLEUM FLOOR & WALL COVERING-			
30	a	Linoleum	1/8" Floor	Covering	170 S
31	a	"	1/8x4" Wall	Cove Base	65 L
32	a	"	1/8x9" Back	Splash	17 L
33	a	"	1/8" Wall	Covering	290 S
34	a	White Metal	Wall-Base	Div.Strip	65 L
35	a	"	"	Splash Cove	17 L
36	a	"	"	Wainscot.	Cap Mould.
37	a	"	"	Door	Thresholds
38					
39		-METAL FINISH HARDWARE-			
40		Metal	1 1/2" Door	Butts	6 U
41		"	1-3/8" Door	"	26 U
42		"	Slid. "	Hardware	2 U
43		"	Hung Sash	Butts	6 U
44		"	D.H. "	Fasteners	17 U
45		"	"	Lifts	34 U
46		"	Entr. Door	Lockset	1 U
47		"	Rear "	"	1 U
48		"	Base't."	"	1 U
49		"	Int. "	"	12 U
50		"	Slid. "	" & Pulls	2 U
DIVISION	DIRECT	MAT. & LAB.	COST	TOTAL	\$

CONSTRUCTION SURVEY ANALYSIS

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HOUSE OF THE MONTH

Exclusive Design of

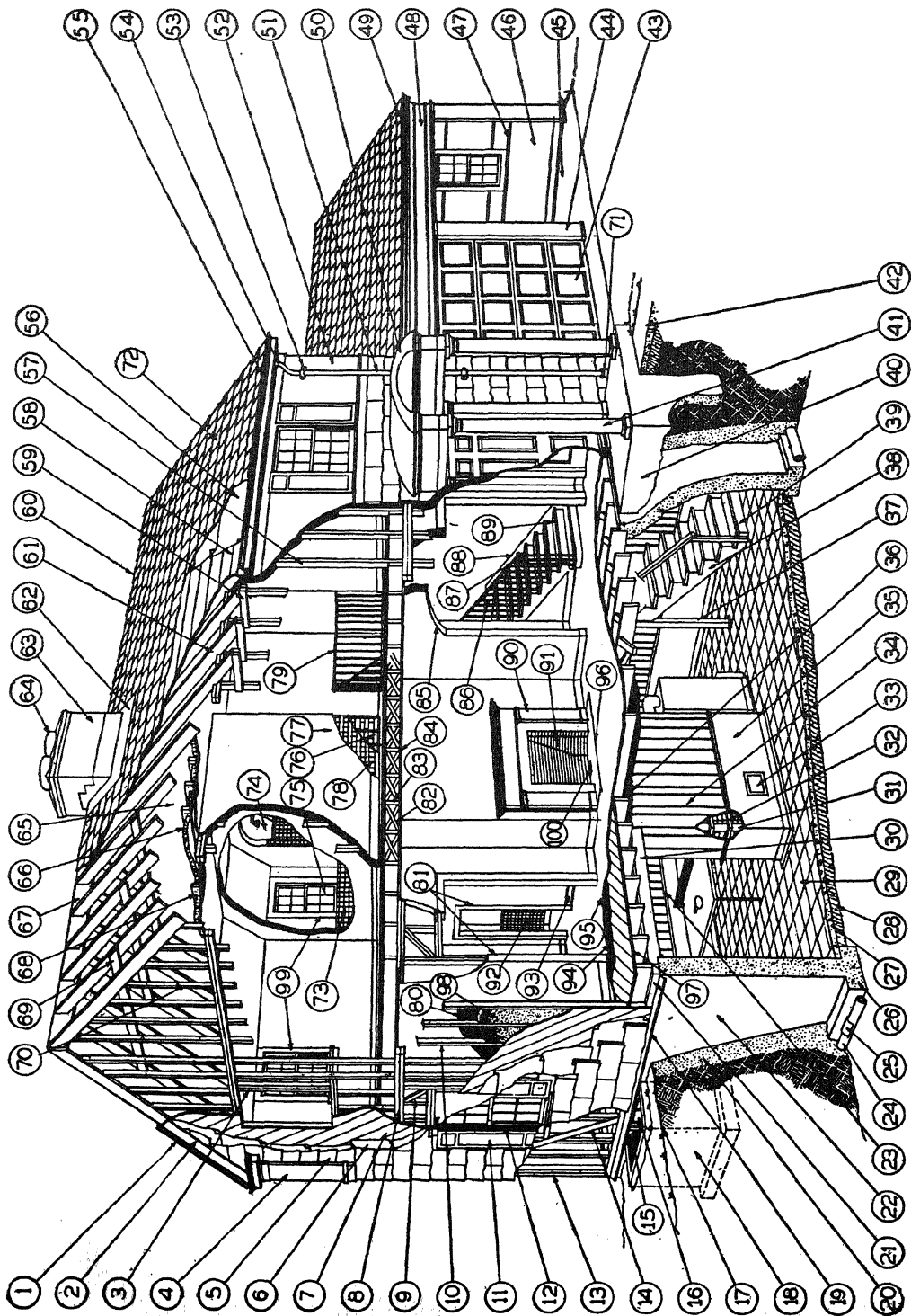
MONTHLY SMALL HOUSE CLUB, Inc

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REFERENCE LETTER AND NUMBER	PROJECT LOCATION	THE ANDOVER			
NUMBER	DESIGNER	E. BURTON CORNING, ARCHITECT			
ITEM	MATERIAL	LABOR	PRODUCT	NET QUANTITY	
1	-PAINT EXT. & INT. FINISH-				
2	Pr., L. & Oil	Ext. Millwk.	3 Coats	800 S	
3	" " "	" Siding	3 "	500 S	
4	" " "	" Doors	3 "	50 S	
5	" " "	" Windows	3 "	300 S	
6	" " "	" Screens	3 "	350 S	
7	a " " "	Int. Millwk.	3 "	1500 S	
8	" " "	" Doors	3 "	650 S	
9	" " "	" Windows	3 "	300 S	
10	" & Flat	Plast. Walls	2 "	600 S	
11	" " "	" Ceiling	2 "	920 S	
12	" & Gloss	" " "	2 "	175 S	
13	Met. Paint	Misc. Iron	2 "	100 S	
14	" " "	Exp. Piping	2 "	50 S	
15	" " "	Radiator	2 "	440 S	
16	Selected	Wood Floor	3 "	855 S	
17	" " "	Main Stair	3 "	100 S	
18	" Paper	Plast. Wall	Covering	2625 S	
19					
20	-PLUMBING SYSTEM & FIXTURES-				
21	a Water	Service	Conn., F&A	1 U	
22	a Sanitary	Drainage	" "	1 U	
23	a Gas	Service	" "	1 U	
24	4" C. I.	Running	Trap	1 U	
25	4" "	Drain Vent,	Piping, F&A	1 U	
26	4" "	Flr. Drain,	" "	1 U	
27	Selected	Sill Cock,	" "	1 U	
28	" "	Kit. Sink,	" "	1 U	
29	" Dbl.	Laund. Tray,	" "	1 U	
30	" Toile	Lavatory,	" "	1 U	
31	" Bath	" "	" "	2 U	
32	" Toile	Wat. Clos.,	" "	1 U	
33	" Bath	" "	" "	2 U	
34	" 4" Sq.	Bath Tub,	" "	1 U	
35	" 2'6"	Show. Encl.,	" "	1 U	
36	a 30 Gal. H.W.	Tank,	" "	1 U	
37					
38	-OIL BURNER EQUIP. & TANK-				
39	a Earth	Oil Tank	Exc. & Disp.	180 C	
40	a 275 Gal. Stl	" Storage	Tank, F&A	1 U	
41	a Oil Burning	Equipment,	Piping, "	1 U	
42					
43	-H.W. HEATING SYSTEM & FIXTURES-				
44	a Oil Burning	Boiler,	Piping, F&A	1 U	
45	a 2 Pipe H.W.	Radiators,	" "	440 S	
46	a Auto.	" Heat. Coil,	" "	1 U	
47	a " "	" Circ. Pump,	" "	1 U	
48	a Hot Water	Stor. Tank,	" "	1 U	
49	a Temperature	Thermostat	Controls	1 U	
50					
DIVISION	DIRECT	MAT. & LAB.	COST	TOTAL	

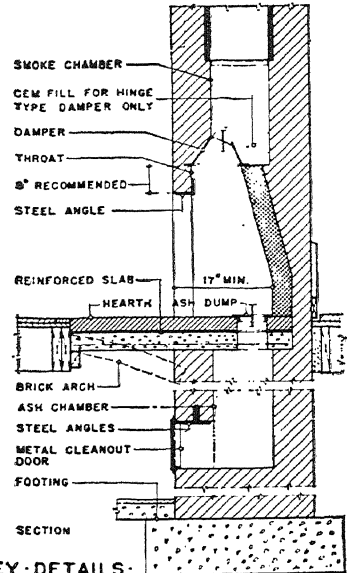
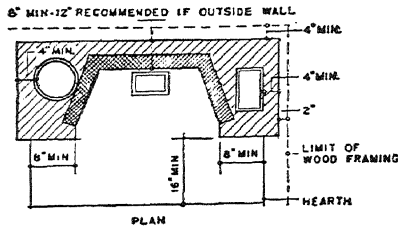
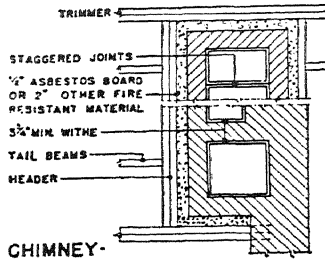
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REFERENCE LETTER AND NUMBER	PROJECT LOCATION	DESIGNER	THE ANDOVER		
ITEM	MATERIAL	LABOR	PRODUCT	NET QUANTITY	
1	-ELECTRIC	SYSTEM & FIXTURES-			
2	3 Wire	Service	Conn., F&A	1 U	
3	Service	Switch,	Wiring, "	1 U	
4	"	Fuse Box,	" "	1 U	
5	Conduit	Ceil. Lt.	" "	16 U	
6	"	" P.S.	" "	9 U	
7	"	Wall Brack.	" "	11 U	
8	"	Kitch. Fan	" "	1 U	
9	"	" Clock	" "	1 U	
10	"	W.P. Clg. Lt.	" "	1 U	
11	"	" Wall "	" "	1 U	
12	"	"Conv. Rec.	" "	2 U	
13	"	Dupl. "	" "	36 U	
14	"	Range "	" "	1 U	
15	"	Radio "	" "	1 U	
16	"	Switch,	" "	15 U	
17	"	3W. "	" "	7 U	
18	"	Swit. & Pilot,	" "	2 U	
19	"	Oil Burner	" "	1 U	
20	Entrance .	Push Butt.,	" "	1 U	
21	Rear "	" "	" "	1 U	
22	Signal	Bell,	" "	1 U	
23	"	Buzzer,	" "	1 U	
24	"	System	Transformer	1 U	
25	Selected	Rm. Ceil.	Lt. Fixture	14 U	
26	"	Base't "	" "	2 U	
27	"	P.S. "	" "	9 U	
28	"	Rm. Wall	" "	6 U	
29	"	Bath & Toile	" "	5 U	
30	"	W.P. Ext.	" "	1 U	
31	W.P. Ir. Orna.	Ext. Ceil.	" "	1 U	
32	Selected	Kitch. Wall	Clock	1 U	
33	"	" Exhaust	Fan	1 U	
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45	"Note"				
46	a	Alternate for this item	is listed		
47		in specification			
48	o	This item is optional depending			
49		upon conditions at site			
50					
	DIVISION	DIRECT	MAT. & LAB.	COST	TOTAL \$

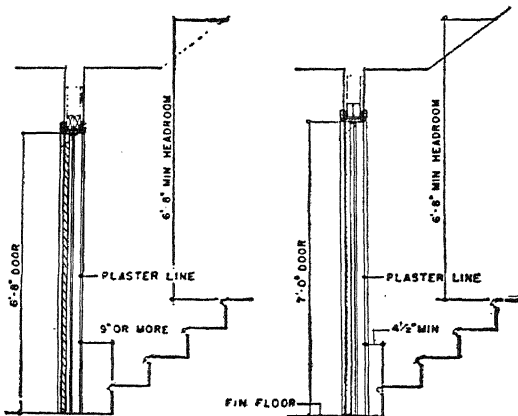


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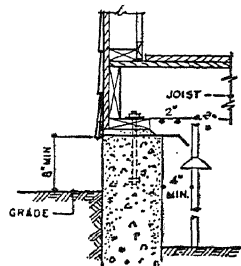
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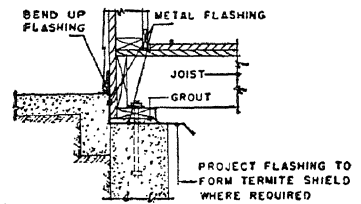
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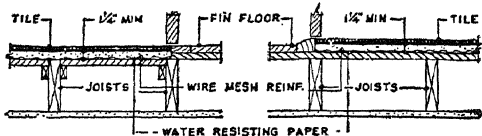
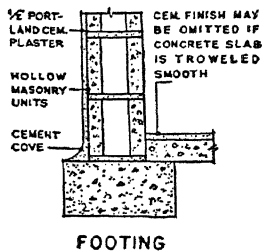
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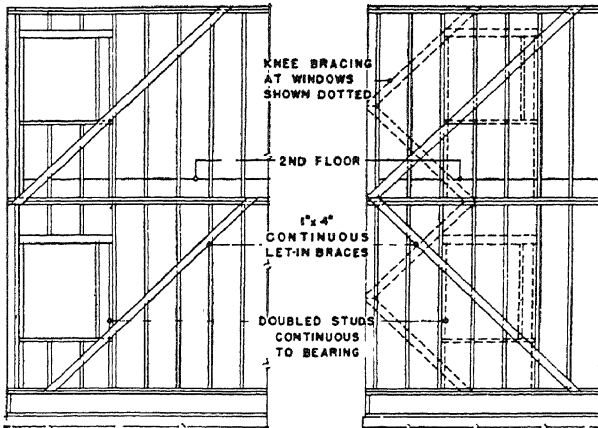
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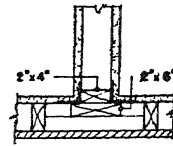
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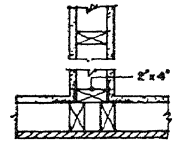
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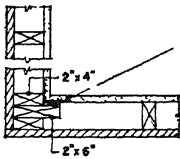
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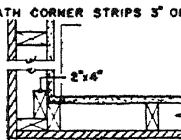
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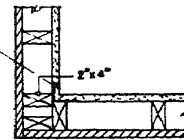
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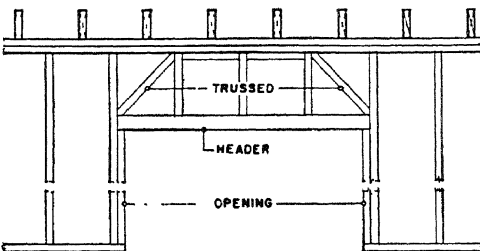
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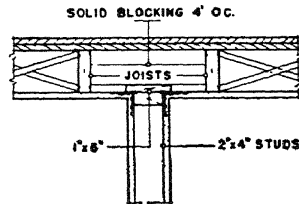
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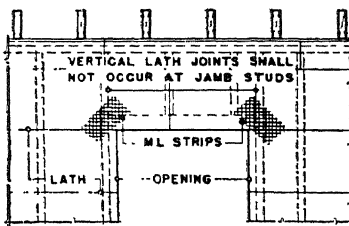
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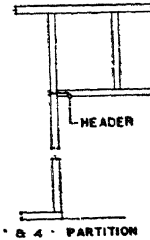
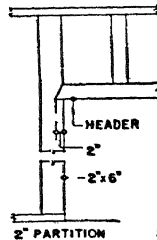
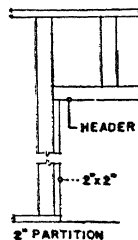
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HOUSE-OF-THE-MONTH GLOSSARY

A

- ABSTRACT**—A summary of the pertinent items in a document or documents, such as a deed.
- ABSTRACT OF TITLE**—A summary of all conveyances, such as deeds or wills and legal proceedings, giving the names of the parties, the description of the land, and the agreements, arranged to show the continuity of ownership.
- ACCRUAL**—Sums which have been accumulated or a sum to be accumulated in a regularly recurring period.
- AMENITIES**—Satisfactions derived from ownership or occupancy, or both, of a property because of qualities of excellence which characterize the property and its surroundings. In appraising: The term is most frequently used in connection with considerations relating to properties which typically are strongly appealing to prospective buyers for owner occupancy.
- AMORTIZATION**—The scheduled liquidation of a long-term debt.
- APPRAISAL**—The process of deriving valuations and other estimates pertaining to property; the valuations and estimates so derived.
- APRON**—The flat member of the inside trim of a window placed against the wall immediately beneath the stool.
- AREA, BLIGHTED**—A decadent area without apparent prospect of improvement.

B

- BACKFILL**—The replacement of excavated earth into a pit or trench or against a structure.
- BALLOON FRAMING**—A system of framing a building in which all vertical structural elements of the bearing walls and partitions consist of single pieces extending from the top of the foundation sill to the roof plate and to which all floor joists are fastened.
- BALUSTERS**—Upright supports of a hand-rail or balustrade.
- BALUSTRADE**—A hand-rail supported by balusters.
- BASE LINE**—Any imaginary line on the earth's surface running due east and west, from which township lines are established; a definitely located arbitrary line for reference control purposes.
- BAY**—One of the intervals or spaces into which a building plan is divided by columns, piers, or division walls.

- BEAM**—A structural member transversely supporting a load.
- BLOCKING**—A wooden block or other device used as a support.
- BREEZEWAY**—A covered passage open at the sides between two buildings.
- BRIDGING**—Small wood or metal members that are inserted in a diagonal position between the floor joists acting both as tension and compression members for the purpose of bracing the joists and spreading the action of the effect of loads.
- BUTTRESS**—A structure built against a wall to strengthen it.
- BX**—Flexible conduit consisting of wires incased in a metal band wound as a spiral.

C

- CANTILEVER**—A projecting beam or member supported only at one end.
- CHATTEL**—A material object constituting the subject of personal property.
- COLLAR**—In a roof truss, a tie beam connecting the rafters at a level considerably above the wall plate.
- CONDUIT**—A pipe, usually metal, in which wiring is installed.
- CONSTRUCTION MORTGAGE**—A mortgage given to secure a loan of money to be used to defray the cost of a building. The money is usually advanced to the borrower as construction progresses.
- CONTOUR LINE**—An imaginary line or its representation on a map, following all points of the same heights above or below a given datum; a level line typified by a water or shore line.
- COPING**—A capping at the top of a wall, serving to shed water.
- CORNICE**—A decorative element made up of molded members usually placed at or near the top of an exterior or interior wall.
- COVENANTS**—One of the stipulations of an agreement between two or more persons or parties.
- CRICKET**—A small roof structure of single or double slope placed at the junction of larger surfaces that meet at an angle for the purpose of diverting drainage.
- CRIPPLE**—A supporting staging, as for use in washing windows.

CROSS-BRIDGING—Small wood or metal members that are inserted in a diagonal position between the floor joists for bracing.
CUBAGE—Cubic content of a building as determined by any prescribed method for use in estimating total construction costs.

D

DATUM—An assumed horizontal reference plane used as a basis for computing elevations.
DEBENTURE—A loan bond which is not a specific lien upon any of the real property of the issuer and for the collection of which no remedy exists save the ordinary action of law.
DEED—A written instrument whereby an estate in real property is conveyed by a grantor to a grantee.
DORMER—A vertical window, in a relatively small internal recess, projecting from a sloping roof.
DOUBLE HEADER—Two beams instead of one placed perpendicular to joists in framing for a chimney, stairway or other opening.
DOUBLE TRIMMER—Two joists instead of one into which a header is framed.
DOWNSPOUT—A spout or pipe leading downward to carry off rain water from a roof.
DRY WALL—A type of construction in which the interior wall finish is of a material other than plaster or similar material.
DRY WELL—A covered pit with open-jointed linings through which drainage from roofs, basement floors, or areaways may seep or leach into the surrounding porous soil.

E

EASEMENT—A vested or acquired right to use land other than as a tenant, for a specific purpose; such right being held by someone other than the owner who holds title to the land.
ELEVATION—A scale drawing of the upright parts of a structure.
EQUITY—Broadly, any interest which will receive recognition in a court of equity, whether or not such interest rests on legal ownership; specifically, the interest, usually expressed in money, of the equitable owner of a property over and above all liens against the property.

F

FAÇADE—The face of a building.
FHA—Federal Housing Administration.
FHA Title 1—A system of insurance of modernization loans for alteration, repair or improvement of existing structures.
FHA Title 2—A system of mutual insurance of mortgages secured by residential property under the National Housing Act.
FENESTRATION—Arrangement of windows.
FIRE STOP—A solid, tight closure of a concealed space, placed to prevent the spread of fire and smoke through such a space.

FLASHING—Sheet metal or other material used in roof and wall construction to protect a building from seepage of water.

FLUE—The space or passage in a chimney through which smoke, gas, or fumes ascend. Each passage is called a flue, which together and including the surrounding masonry make up the chimney.

FOOTING—The spreading course or courses at the base or bottom of a foundation wall, pier, or columns.

FOYER—An entrance hallway within a living unit or building.

FRAMING—A system of parts put together to support floors, walls, roofs, etc.

FRIEZE—Any sculptured or richly ornamental band in a building.

FRONTAGE—The extent of a building or of land along a public road or a public waterway.

FURRING—Strips of wood or metal applied to a wall or other surface to even it, to form an air space, or to give an appearance of greater thickness.

G

GABLE—The vertical triangular portion of the end of a building, from the level of the cornice or eaves to the ridge of the roof.

GAMBREL ROOF—A gable roof each slope of which is broken into a lower steeper slope and an upper flatter one.

G.I. BILL OF RIGHTS—The amended Servicemen's Readjustment Act of 1944, which provides for guaranteed loans for veterans up to \$4,000 in real estate transactions.

GIRDER—A large or principal beam used to support concentrated loads at isolated points along its length.

GYPSUM BOARD—Wallboard made of gypsum, with a covering of paper.

H

HEADER—A beam placed perpendicular to joists and into which joists are framed in framing for a chimney, stairway, or other opening.

HIP—The external angle formed by the meeting of two sloping sides of a roof, which have their wall plates running in different directions.

HIP ROOF—A roof which has four sloping sides that meet at four hips or at four hips and a ridge.

I

INCREMENT—The amount by which a varying quantity increases between two of its stages.

INSULATION—A non-conductor used to separate conducting bodies to prevent transfer of electricity, heat or sound.

J

JAMB—An upright piece forming the side of an opening, as a door or fireplace.

JERRY BUILT—Built cheaply and unsubstantially.

JOINTS—The space between the adjacent surfaces of two bodies, as bricks, joined and held together, as by means of cement mortar, etc.

JOIST—One of a series of parallel beams used to support floor and ceiling loads, and supported in turn by larger beams, girders, or bearing walls.

L

LATH—A building material of wood, metal, gypsum, or insulation board, that is fastened to the frame of a building to act as a plaster base.

LAVATORY—A minor enclosed space in a building equipped with washbasin or washbasins and usually with one or more water-closets; a washbasin.

LEAN-TO—A wing or extension of a building having a single pitched roof, and usually projecting from a higher structure with a double pitch or complete roof.

LEASE HOLD—An agreement which, for a consideration, conveys the right of use and occupancy of a property for a specified term, and under specified conditions.

LEDGER—A horizontal board forming the top rail of a simple fence, the hand-rail to a balustrade or the like; also any of the flooring boards of a scaffolding.

LIEN—A charge against property whereby the property is made security for the payment of a debt or the performance of an obligation.

LINTEL—A horizontal structural member which supports the load over an opening such as a door or window.

LITTORAL—A shore and the country contiguous to it; the zone comprised between high- and low-water marks.

LOUVERS—Slatted openings for ventilation in which the slats are so placed as to exclude rain, light, or vision.

LUMBER—The product of the saw and planing mill not further manufactured than by sawing, re-sawing, and passing lengthwise through a standard planing machine, cross-cutting to length and working.

LUMBER—BOARDS—Yard lumber less than 2 inches thick, 8 or more inches wide.

LUMBER—DRESSED SIZE—The dimensions of lumber after planing; usually $\frac{3}{8}$ " less than the nominal or rough size.

LUMBER—KILN-DRIED—Lumber dried by artificial heat to a moisture content which is less than can normally be obtained through the natural process commonly known as air seasoning.

LUMBER—MATCHED—Lumber that is edge dressed and shaped to make a close tongue-and-groove joint at the edges or ends when laid edge-to-edge or end-to-end.

LUMBER—ROUGH—Lumber undressed as it comes from the saw.

M

MANSARD ROOF—A type of curb roof in which the pitch of the upper portion of a sloping side is slight and that of the lower portion steep. The lower portion is usually interrupted by dormer windows.

MARQUISE—A permanent hood that projects over an entrance to a building and is not supported by posts or columns.

MILLWORK—The finished wood portions of a building which are customarily obtained from a planing mill, such as doors, window and door frames, sash, panel-work, etc. It does not include lumber used for structural purposes or siding, which are items of yard lumber.

MITRED—Pieces matched and united upon a line bisecting the angle of junction, especially when the pieces form a right angle.

MORTGAGE—A contract under the terms of which (1) the legal (but not the equitable) title to property of one person (the mortgagor) is conveyed conditionally to a second person (the mortgagee) as security for the payment of a debt or (2) a lien created against the property for the same purpose.

MORTGAGE LOANS:

—**BALLOON-PAYMENT MORTGAGE LOAN**—A mortgage loan which, by its terms, provides for partial liquidation of the loan by periodic payments of the debt and the remainder at the maturity of the loan.

—**DEMAND MORTGAGE LOAN**—A mortgage loan which, by its terms, provides for liquidation of the loan upon demand of the lender.

—**DIRECT-REDUCTION MORTGAGE LOAN**—A mortgage loan, which, by its terms, provides for crediting any payments by the mortgagor: first, to accrued interest upon the outstanding principal balance as of the date payment is made, and second, to the outstanding principal balance of the mortgage itself.

—**STRAIGHT MORTGAGE LOAN**—A mortgage loan, which, by its terms, provides for liquidation of the loan by means of a single principal payment at the date of maturity of the loan.

MORTGAGE TYPES:

—**CHATTEL MORTGAGE**—A mortgage in which the security consists of tangible personal property.

—**FIRST MORTGAGE**—A mortgage which creates a claim having priority to all the claims created by all other mortgages or other instruments used for the same purpose on the same property.

—**JUNIOR MORTGAGE**—A mortgage which creates a claim subordinate to the claims created by a first mortgage on the same property. Any mortgage subordinate to a first mortgage: e.g., a second or third mortgage.

—**PURCHASE-MONEY MORTGAGE**—A mortgage upon a property accepted by the seller of the property in part payment of the purchase price.

MORTGAGEE—A financial institution or individual that loans money for house building or buying, and receives a mortgage on the property as security.

MORTGAGOR—A prospective home owner who negotiates a loan with a financial institution or individual, secured by a mortgage on the property.

N

NEWEL POST—A post from which the steps of a winding stair radiate; a post at the end of a stair- or hand-rail.

O

OPERATIVE BUILDER—One active in carrying on the operation of building.

ORIENTATION—The arranging or facing of a building with respect to the points of the compass. Orientation may be determined by the sun, direction of the wind, a view, etc.

P

PARAPET—A wall serving as a guard at the edge of a roof, terrace, bridge, balcony, or the like.

PIER—An independent mass of brickwork, masonry or concrete, which gives support to beams or arches.

PILASTER—A part of a wall that projects not more than one-half of its own width beyond the outside or inside face of a wall, acting as an engaged pier.

PLANK—A broad board, usually more than 1" thick, laid with its wide dimension horizontal and used as a bearing surface.

PLAT—A plan, chart, or map of a subdivision, section, town, or city, indicating the location and boundaries of individual properties.

PLATE—A horizontal structural member placed on a wall or supported on posts, studs, or corbels to carry the trusses of a roof or to carry the rafters directly; a shoe or base member, as of a partition or other frame; a small relatively flat member usually of metal placed on or in a wall to support girders, rafters, etc.; a nonstructural protective unit, such as a push-plate, kick-plate, etc.

PLATFORM FRAMING—A system of framing a building on which floor joists of each story rest on the top plates of the story below (or on the foundation sill for the first story) and the bearing walls and partitions rest on the subfloor of each story.

PLOT—A parcel of land or an assemblage of adjacent parcels of land in a single unit; a relatively small area of land.

POINTING—The treatment of joints in masonry for appearance or protection by filling with mortar under tool pressure and usually to a definite form; the filling placed in joints of roofing of slate, tile, etc., as a closure.

PORTICO—An open space having a roof supported by columns, located outside an entrance to or exit from a building.

PREFABRICATED HOUSE—A type of construction so designed as to involve a minimum of assembly at the site, usually comprising a series of large units manufactured in a plant.

PURLIN—A horizontal member usually laid at right angles to main rafters or trusses of a roof to support elements of the roof framing.

Q

QUITCLAIM DEED—A deed whereby the grantor conveys to the grantee whatever interest he possesses in the property granted without warranty.

R

RABBET—A rectangular longitudinal groove cut in the corner of a board or other piece of material.

RAFTER TYPES:

—**HIP RAFTER**—A rafter which forms the intersection of an external roof angle.

—**JACK RAFTER**—A rafter which spans the distance from a wall plate to a hip or from a valley to a ridge.

—**VALLEY RAFTER**—A rafter which forms the intersection of an internal roof angle.

RESTRICTION—An encumbrance on land which limits its use, imposed for mutual or community protection.

RIBBAND—see **RIBBON**. Any light lengthwise connecting or guiding piece.

RIBBON—A strip of wood connecting several parts.

RIDGE—The horizontal line at the junction of two roof surfaces where an external angle greater than 180° is formed.

RIPRAP—Stones or other material placed on a slope to prevent erosion by water action.

RISER—The vertical member from the top of one stair tread to the top of the one next above.

RISK RATING—An estimate as to the credit and responsibility of an individual or business concern.

S

SADDLES—Horizontal pieces set on top of a post to diminish the unsupported span of a beam.

SCUTTLE—An opening in the roof or a floor of a house, fitted with a lid.

SEPTIC TANK—A sewage-settling tank intended to retain the sludge in immediate contact with the sewage flowing through the tank, for a sufficient period to secure satisfactory decomposition of organic sludge solids by bacterial action.

SHEATHING—The structural covering, usually of boards or wallboards, placed over exterior studing or rafters of a structure.

SLEEPERS—Any of the pieces of timber, stone, iron or steel, on or near the ground level, to support some superstructure, to steady framework, to receive floor joists.

SOIL PIPE—Any pipe which conveys the discharges of water-closets or fixtures having similar functions.

SOLAR HEATING—Utilization of the sun's rays for heat.

SOLE PLATES—A shoe or base member, as of a partition or other frame.

SPAN—The distance between structural supports such as walls, columns, piers, beams, girders, and trusses.

SPECIFICATION—A written document stipulating the kind, quality, and sometimes the quantity of materials and workmanship required for any construction or work.

STAIR HORSE—One of the inclined members supporting a flight of stairs.

STAIR RISE—The vertical distance from the top of one stair tread to the top of the one next above.

STRINGERS—A long piece of timber in a construction, especially a heavy and principal one, usually horizontal.

STUD—One of a series of slender wood or metal structural members used as supporting elements in walls and partitions.

SUB FLOORING—Material used in building a sub floor or a floor beneath another floor.

T

TAX BURDEN—A charge levied by a government upon persons or property to defray the cost of government services performed for the common benefit.

TERRA COTTA—Clayware of structural character used in facing of buildings and for relief ornament. The surface is colored and usually glazed.

TERMITE SHIELD—A shield, usually of sheet metal, placed in or on a foundation wall or other mass of masonry or around pipes to prevent the passage of termites.

THERMOSTAT—An instrument that controls automatically the operation of heating or cooling devices by responding to changes in temperature.

TIE—A beam, post, rod or angle holding two pieces together; a tension member in a construction.

TITLE—A summary of all conveyances, such as deeds or wills and legal proceedings, giving the names of the parties, the description of the land, and the agreements, arranged to show the continuity of ownership.

TOPOGRAPHY—The detailed description of particular places; the physical features, collectively, of a region.

TRAP—A fitting or device so designed and constructed as to provide a liquid trap seal which will prevent the passage of air through it.

TRIM—The finish materials to a building, such as moldings applied around openings (window trim, door trim) or at the floor and ceiling of rooms (baseboard, cornice, picture molding).

TRIMMER—A beam or joist into which a header is framed in framing for a chimney, stairway, or other opening.

U

UNDERWRITING—Executing and delivering a policy of insurance on specified property.

USE, RESIDENTIAL—Use for purposes related to the residential character of the property.

V

VALLEY—The sloping line at the junction of two roof surfaces where an angle less than 180° is formed.

VESTIBULE—A minor enclosed space at the entrance of a building; an entry.

W

WAINSCOT—The facing material applied to the lower part of an interior wall contrasting with that of the upper part.

WALLS:

—**COMMON WALL**—A wall owned by one party but jointly used by two parties, one or both of whom is entitled to such use under the provisions of a lease.

—**PARTY WALL**—A wall used jointly by two parties under easement agreement and erected at or upon a line separating two parcels of land that may be held under different ownership.

—**RETAINING WALL**—Any wall subjected to lateral pressure other than wind pressure; a wall built to support a bank of earth.

WALLBOARD—Wood pulp, gypsum, or similar materials made into large rigid sheets that may be fastened to the frame of a building to provide a surface finish.

WEEPHOLE—A small hole, as in a retaining wall, to drain water to the outside.

WIND BEAM—A beam as between adjoining roof trusses, used as a wind brace.

Z

ZONING—Division of all of the land of an entire political subdivision into districts having different regulations pertaining to use of land; and height, area, bulk, and use of buildings, and yard requirements; and in some states density of population. Zoning is effected by local ordinance under the police power of the State granted by specific legislation generally termed an "enabling act".

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